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REVIEW
January ** 1950

The truth about 2,4-D Page . . . 8

ATTA TO WITH

Agriculture in Strong Position

S. M. Wedd, President, The Canadian Bank of Commerce, **Shows Advantages of Enterprise**

James Stewart, General Manager, Says Business Generally Upward.

At the Annual Meeting of the Shareholders of The Canadian Bank of Commerce, held in the Head Office of the Bank, Toronto, December 13th, Mr. Stanley M. Wedd, President, and Mr. James Stewart, General Manager, presented the Annual Statement of the Bank together with a review of business conditions. Mr. Wedd's address to the meeting follows, in part:

Canada's continued efforts since the war to develop an orderly and pros-perous economy have been highlight-ed each year by changes both in domestic and in foreign relationships and the year now drawing to a close will stand out in this respect.

NEWFOUNDLAND

I would first note in the record of events that Newfoundland this year became the tenth Canadian Province, after a series of negotiations dating back many years. Both countries stand to gain much from the new partnership and Newfoundland will now take her place as an active mem-ber of this Confederation. Tradewise, Canada and Newfoundland always have been very close, with Canada first in importance as a source of Newfoundland imports and third in importance as the destination of Newfoundland exports.

DEVALUATION

The dollar issue today is probably The dollar issue today is probably iess a dollar problem than a production and marketing problem. Devaluation is, in effect, an attempt to rectify a distorted balance of payment position arising from unfavourable trade developments. For real advantages to the content of the c vantages to accrue from devaluation there must be either a sizeable stockpile of goods available for export or a production potential sufficient to satisfy any increased demand for export proof. port goods. In such circumstances, the devaluating country can take advantage of its more favourable competitive position either before economic conditions change internally or before other countries readjust trade barriers or institute competitive devaluation. In the light of the many variable factors which must be satisvariable factors which must be satisfied before exchange depreciation can effectively check or reverse a trend in a country's balance of payments, it is perhaps more realistic to regard devaluation as a temporary expedient rather than a corrective. Should this recent step lead eventually to free convertibility of currencies, an objective much to be desired will have been accomplished. If, on the other hand, devaluation is nullified by continuous price adjustments then, from an economic point of view, the step will prove to be abortive.

TRADE AND TARIFF CONFERENCE

Trade and tariff discussions initiat-Trade and tariff discussions initiated at Geneva in 1947 continue. Reports of the sessions during the past summer suggest that the principles of multilateral trade have become more widely recognized and the leading nations in world trade, the United States, Britain and Canada, are moving toward more liberal commercial policies, although these may not be fully implemented for some time. Canada has reduced tariffs on sixty-one items and has bound against sixty-one items and has bound against increasing the tariff rates on twenty-four additional items. Of particular importance were the tariff reductions obtained by Canada from the United States under the most favoured nations principle, centring for the most part on certain types of steel products, wood products and meat and dairy products.

THE NATIONAL SCENE

Looking at our domestic picture, it may be noted that the national economy as a whole has continued at a high level. Conditions, however, have been more varied than was the case in 1948, although it is likely that there will be an over-all gain this year and it is now anticipated that the dollar to solve anticipated that the dollar volume of production will reach sixteen billion dollars as compared with fifteen and a half billion in 1948. During the year the number of people at work reached the highest figure in the employment history of this country

country.

Canadian agriculture begins the 1949-1950 crop year in a strong financial position due in a large measure to continued high returns from the sale of farm products. There was, however, earlier in the year, widespread drought and insect infestation and engagements were greater to the sale of the s and, consequently, many grain growers in western Saskatchewan and eastern Alberta, as well as in some localities in central Canada, suffered heavy crop damage, which was not fully overcome by the more favourable weather later in the season.

INDUSTRY

The great expansion of Canadian industry in the last quarter century, and notably in the last decade, is a tribute to the enterprise of Canadian citizens. It is estimated that in the citizens. It is estimated that in the last ten years manufacturing capacity in Canada has increased by about sixty per cent. while the gross value of Canadian manufacturing production per head of population has risen from about two hundred and fifty about two hundred and fifty dollars per head in the 1926-29 period to the present value of about seven hundred and fifty dollars. In all, there now are approximately thirty-three thousand manufacturing establishthousand manufacturing establish-ments operating in Canada producing goods to a value of over ten billion dollars yearly. Industrial production has moved upwards and reached a new peacetime high towards the latter part of this year.

MINING AND OIL

Today Canada is one of the leading roday Canada is one of the leading producers of minerals and current production is valued at well over eight hundred million dollars per annum derived from about sixty different substances. This represents a substantial increase in dollar value over any previous record with higher a substantial increase in dollar value over any previous record, with higher values per unit produced and increased volume of production both combining to bring about a new peak. Plans are proceeding for the development of the Quebec and Labrador iron ore deposits estimated at over three hundred million tons. The initial operations are projected at operations are projected at imum of ten million tons p minimum annum, but some years must elapse before actual production will be under way. Also, in the lower Quebec region the production of titanium is expected to commence in 1950 with an objective, which it is planned to reach

in 1952, of 220,000 tons of titanium slag and 175,000 tons of pig iron per annum.

present petroleum develop-The ment programme, largely in Alberta, but extending also into Saskatchewan and Manitoba, is the largest ever undertaken in Canada. Alberta now has nearly one thousand productive oil wells, over twice as many as a year ago, and Canadian oil production has tripled as compared to two years ago. What the new oil discoveries may mean to the future of Canadian economic life is as yet uncertain but if there are further discoveries and if there are further discoveries and production continues to increase at the present rate, oil production may rival agriculture in importance to the prairie economy. Equally topical is the possibility that, by becoming self-sufficient or nearly self-sufficient in oil, Canada may substantially reduce her trade deficit with the United States. In 1948 aggregate oil imports from all sources amounted to about from all sources amounted to about three hundred millions in United

three hundred millions in United States dollars.

The increase in the tempo of the development of the natural resources of the country, to which I have just referred, is undoubtedly of major importance to our economy. One can well envisage that, with our new oil notesticle and the possibilities of subpotentials and the possibilities of sub-stantially increased shipments of metals to the United States markets, the current deficit in our trade with that country should progressively decline and that, in due time, a shift in our pattern of trade may develop.

To-day we face many uncertainties. The attempts to gain control of men's minds, which is the goal of the totalitarian, throw difficulties in the way of efforts to establish an orderly trading world. Yet the advantages of peaceful and universal trade are so obvious that one cannot help but be strongly hopeful that common sense

strongly hopeful that common sense will prevail.

All in all the year just closing has been a good one for Canada. Our trade generally has reached top figures and employment has been quite well maintained in most fields of endeayour. In so far as the immediate future is concerned I think it safe to conjecture that the coming year will bring satisfactory results in the aggregate. It is true that compeition is becoming increasingly vigorous both at home and from outside of our borders, but there is great enterprise in the Canadian people and given a reasonably stable world there is no basis for pessimism.

GENERAL MANAGER'S ADDRESS

Following on from the record activities of 1948 the Canadian economy has continued in a generally upward direction and year-end aggregate figures of national income and produc-tion will indicate further industrial progress this year. This sustained upward trend is reflected in the present position of the Bank. During the fiscal year, assets increased by some 117 millions of dollars—a somewhat greater climb than that of last year — and the figure is now 1,646 millions

DEPOSITS

An increase of 122 millions is shown in deposits this year as contrasted with 93 millions last year. The Balance Sheet which is before you gives a breakdown of this liability in various classifications, but probably the most significant figure is contained

under the heading "Deposits by the Public bearing interest," etc. The bulk of the deposits under this head-ing is in personal savings and the increase of 58 millions over last year at once denotes the thrift and savings habits of the people of this Dominion and also reflects the generally favourable economic conditions within the Dominion.

INVESTMENTS

Our investment portfolio covering Dominion and Provincial Govern-ments and Municipalities issues shows a modest increase over last year of \$4 million. The return from such securities over the cost of money to the Bank is low—a very small fraction of 1 per cent. However, these securities could readily be converted into cash, they are not subject to wide market fluctuations, and consequently repre-sent a safeguard for our depositors'

While on the subject of investment, it might be noted that over the past few years great strides have been made in the expansion and improvement of industrial and commercial plant and equipment which has in-volved heavy capital investment and this has been a sustaining influence on the high level of business and employment. Having regard for past experience, there must be an annual rate of capital investment that fits in rate of capital investment that his in with the orderly growth of an economy such as ours, although so far it is difficult to express in figures such over-all investment. It is important to our economy that private capital investment be encouraged among our own people, but also the factors must be such that citizens of other lands will view our investment possibilities with favour. It is essential, therefore, that a climate continue to be developed and sustained wherein risks and returns come into line and where individual and corporate judgments be given adequate scope.

LOANS

Current loans this year have increased \$59 million. This is almost double the increase of 1948. Steady double the increase of 1948. Steady upward price movements (fortunately on a small scale), a sustained expansion in industrial plant and equipment plus the continued buoyancy of the Canadian economy to which I have made previous reference have contributed to this position.

STAFF

The figures which you have before you bespeak the calibre of the staff. The overall increase in the Balance Sheet and the level of our earnings tell the story of initiative, energy and good staff-customer relationships. We have a large staff—some 7,500—scattered over the length and breadth of the Dominion, in the United Kingdom, the United States and the West Inthe Dominion, in the United Kingdom, the United States and the West Indies. Spread as they are, authority is widely diffused and I cannot speak too highly of the manner in which the Managers and Accountants throughout the service have accepted and wisely used their delegated and and wisely used their delegated au-thority. The men and women in the clerical positions in the branches have clerical positions in the branches have also contributed to the giving of cheerful and efficient service to the public. It is a pleasure for me to ex-press apreciation to the members of the staff for a good job well done, and I am sure this will be heartily en-dorsed by the shareholders here to-



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Vol. XLVI

James H. Gray,

Editor

Founded in 1905 by CHAS. W. PETERSON

> Martha Olson, Home Editor

P. Peterson, Advertising Manager

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The Farm and Ranch Editorial Page...

... The futures market hobbles the sale of our cash grain

Canada have regarded the existence of the Grain Exchange futures market as a millstone around their necks. And rightly so. During those years the futures market and the Grain Exchange have come to mean exactly the same thing. When we talked about the Grain Exchange, we meant the futures market. And out of this has come the notion that a Grain Exchange without a futures market is impossible. But is it?

One of these days our producers have got to face up to this problem — How is the price we receive for our grain to be established? The mouthpieces for the Lombard Street gamblers take this position: There are only two choices open (1) the open futures market, or (2) fixing prices on a political basis by Government or Producers' board.

There is a third alternative which no

one mentions — that prices could be established by open cash grain markets. Boards handling grain for producers would dispose of it, through the normal channels of trade to purchasers for mills and manufacturers and exporters. The daily price would be set on the basis of existent supply and available demand. In the end the producers would receive the average price obtained from the crop.

Such a market would not allow for the hedging of purchases in a futures market. The purchasers would have to carry the inventory risks, just as every other kind of business operating in Canada today carries inventory risks. That only means that the producers would at last be freed from the responsibility of carrying all the protection of all the grain purchasers throughout the entire crop year.

That, in fact, is exactly what they are doing today with the Wheat Board trying

to operate in conjunction with the futures market. Here is how the present system works:

When John Brown of Stavely ships 10,000 bushels of barley to a terminal and hands the sale over to the Wheat Board, the Board takes title to the grain and tries to sell it. Remember, it has actual barley to sell for cash. But when it sells it for cash it must also take a hedge from the buyer. The buyer pays cash for the barley but also sells to the Wheat Board 10,000 bushels of, say, May barley at the current futures market price. When this buyer eventually sells the barley to somebody else, he transfers the futures market sale along with it.

The Wheat Board, while it has sold the cash barley, hasn't really sold anything. In the sale, it acquired 10,000 bushels of May futures. It can sell it in the futures market, then and there. But in doing so it may depress prices. Or it can hold the futures and sell them when the market can stand it. As long as the Wheat Board holds futures, the farmers are carrying the risk of unsold barley.

That means that the Wheat Board must find customers for twice as much barley as it receives from the farmers. It must sell cash barley, buy futures and then sell futures. The more cash barley it sells, the more futures it acquires. This double dealing nonsense cannot do other than have a depressing effect on prices.

If the demand for cash barley is good, it will tend to raise prices. But if the Board tries to sell its futures as it sells cash barley, the futures market will be weakened and the weak futures market will affect the price of cash barley, though the demand may remain strong.

But remove the futures market completely and grain marketing can be handled with efficiency and dispatch through the facilities of the Grain Exchange, as livestock is marketed through stock-yards.

lars. So, since 1947, the whole emphasis of British economic policy has been against buying Canadian food. The contracts we obtained last year were "black-jacked" out of the British with our Wheat contract.

If a real desire to trade with Canada had been coupled with a will to do so, and if there had been a realistic facing up to her problems, Britain today would probably still be buying Canadian food. stead the opposite happened. The Crippsians, counting heavily on a world collapse of food prices, regarded the Canadian contracts as improvident. The prewar channel of trade, into which the British economy has been unable to extricate itself. There is the added fact that the British bureaucracy, the British Government and British industry and commerce find this rut exceedingly comfortable and prefer to bump along in it.

...The British don't want Canadian food

Let's see if we can do some thinking about our trade relations with Britain without becoming hysterical. The reason why the British contracts went down the drain is because the British don't want to buy our food, other than wheat. The reason why they don't want to buy our food is four-pronged:

- 1. They have not got the dollars with which to pay for it.
- 2. Our prices are out of line, in some cases substantially so.
- 3. British Socialists, their economic advisers and British business all prefer to do business elsewhere, with countries with which they have always done business.
- 4. The Cripps wing of the British Government, which regarded the Canadian contracts as bad bargains for Britain, now dominates British Government policy.

In the past we have all been so hypnotized by the first reason, the dollar shortage, that we have tended to ignore all the others. But if it had not been for the third reason above, the dollar crisis might never have developed to the point of desperate crisis it has reached.

Let's face the unpleasant facts. For generations Britain has depended for most of its food upon the Low Countries, Argentina, Australia and New Zealand. The only times when anyone else had a show in the British markets was when wars disrupted communications and sup-

plies. But when wars ended, the British rushed back to those suppliers like flood water reaching for its natural level. That was precisely what happened after this war. British business men and government purchasers and salesmen rushed back into Europe almost with the Allied tank corps.

With a desperate shortage in Europe of everything the British could make, normal commercial relations were quickly repaired. British factories sought their traditional markets. British importers, public and private, sought their traditional suppliers. Restrictions imposed on imports from dollar countries helped to channel trade elsewhere.

The British Government, concentrating all its attention on putting Socialist theory into practice at home, ignored the gathering clouds of the Dollar crisis. British business, exhorted periodically to earn dollars with exports, paid no attention. Business was much too good with traditional customers.

The point here, and it is fundamental, is that no real effort was made to earn the dollars that would soon be needed. But Sterling was earned by exports to the Sterling area, and this money became an incentive to buy in the Sterling area. Canada, which had fed the British nation during the war became an economic nuisance in peace. We had to be paid in dol-

4ll eyes turn towards

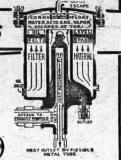
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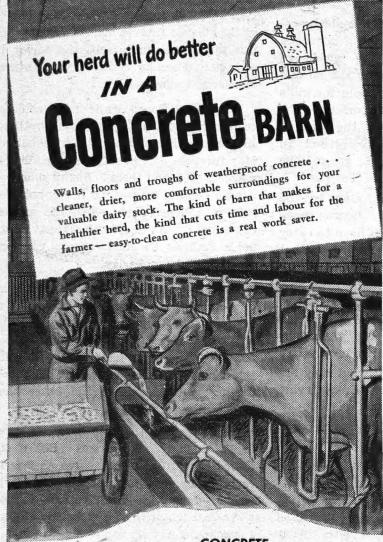
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Organized wild-life slaughter disguised as "coyote hunts"

By KERRY WOOD

(Author of Three Mile Bend, Birds and Animals of the Rockies, A Nature Guide for Farmers.)

THE fall and winter of 1949-50 may be long remembered as the inauguration time of Community Hunts in Western Canada. Coyote Drives apparently originated in Central Alberta this season, but rapidly spread to all parts of the West. The idea is to round up as many farmers and hunters as possible, specify that each man wear some article of red clothing for safety's sake and carry only shotguns as weapons to avoid the dangerous ricochetting of rifle bullets. The two or three hundred men participating are strung in a square formation around a five or six-mile block, individuals spaced a couple hundred yards apart. At a given time every one present fires a shot into the air and the hunt is The hunters walk towards the centre of the square, shooting magpies en route and getting an occasional shot at coyotes. By the time they reach the open field chosen for the ending, half a dozen or more coyotes will be enclosed inside the advancing and closely spaced group of hunters, and those tawny wild dogs have to run the gamut or stay and be

The hunts were first organized by farmers, angry about losses of chickens, turkeys, and sheep. But very soon the sportsmen took over, co-operating closely with farmers regarding hunt locations. At the time of writing this article, there are upwards of six hunts going on every half-holiday and Sunday afternoon in almost every Central Alberta region, and probably the same enthusiasm for the drives is evident in many

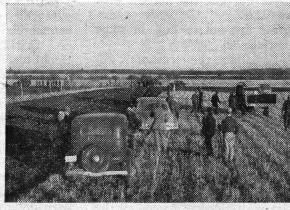
age shoot accounts for six coyotes and about thirty magpies. The sport has proven immensely popular, with indications that Community Coyote Drives will continue all winter long throughout Western Canada.

I find myself a lone minority, in my opposition to Coyote Drives. If the hunters confined their attention to coyotes and magpies, I would not oppose the community hunt idea. But there have been many infractions of the game laws, on almost every hunt. Hungarian Partridges, Prairie Chicken, and Ruffed Grouse fly ahead of the advanc-ing lines of shooters; when these birds finally try to fly back over the men, many shooters knock down the game birdseven though the open season has been closed for some time.

And that isn't all. Some shooters have a tendency to line their sights on anything that flies. I saw hunters on two of these drives shoot at Shorteared Owls — the most valuable mouse-killing owls we have in Western Canada. Other birds are killed too — valuable weedseed and insectivorous birds like Pine Grosbeaks, Snow Buntings, Woodpeckers of various kinds, and even the friendly little Chickadees. In one district, two deer were wantonly potted by the advancing hunters, and were found afterwards by resident farmers in a dying condition. Hence a nasty trail of blood has been left behind some shooters taking part in coyote drives.

Game wardens have attempted to protect our valuable wildlife. At one shoot, I heard a

The hunt begins



parts of Saskatchewan and Manitoba.

The drives have been moderately successful, insofar as bagging coyotes is concerned. Two hundred men accounted for 16 coyotes and over 50 magpies on one of the first shoots held in my home district, with the all-time high for this winter being over fifty coyotes bagged by 1,500 men hunting in the Olds area of Alberta. The aver-

warden speak most pleasantly to the assembled hunters before the drive started, telling them what birds were protected and advising them to confine their attentions to coyotes and magpies only. Less than an hour later the warden had to arrest one of his hearers for shooting Ruffed Grouse, and it was known that other game birds were shot on that same drive.

Game wardens cannot begin

The morning after



to check on everyone, with lines spread five or six miles apart and two hundred men or more involved in each hunt, with six of these community shoots held simultaneously in each warden's territory. Ignorance is the excuse pleaded by some hunters arrested, but there is no excuse for such ignorance; every hunter should know the game laws. One newspaper, reporting a coyote drive held on the 9th of November (eleven days after the official ending of the upland game bird season in Alberta), blandly stated that many of the hunters taking part obtained their share of the Hungarian Partridge and Prairie Chicken flushed.

Some newspaper accounts stress the numbers of owls and hawks killed, and naturalists suspect that most of these are valuable species.

Therefore I am strongly opposed to Coyote Drives. Oh, I know that farmers have suffered some serious losses as result of coyote depredations, and am aware that most Western Canadian game branches have stopped paying bounty money on coyotes. The bounty system has proven a waste of money, not in the least effective as a coyote control measure as the abundance of animals in the West today graphically proves. And trappers are not bothering to go after coyotes this season, as pelts are only worth about 50c apiece.

But there are too many harmful elements, to condone these community drives against Don Coyote. Too many valuable birds and animals are killed, in violation of both game laws and Migratory Bird laws. In addition, there is an unsporty stigma about such drives trapped helplessness of the wild creatures, fleeing ahead of the advancing hunters, unable to win their way out of the encircling trap. Such drives may be sanctioned to rid the land of pesty magpies, and they may be all right for reducing coyote

But there numbers, too. still an unsporty element about such hunts that is part and parcel of the old mob violence we should abhor.

Inhuman Cruelty

For example, on one recent drive I saw a few men shoot at a lone magpie just as the hunters were concentrating in the final field of the drive. The bird came down wounded, then hopped ahead of the advancing line of shooters. No one offered to put it out of its misery: the lines kept closing in, and the poor bird kept hopping painfully towards the centre. Until finally, at least five minutes after it had first been shot, a young man ran forward and kicked the magpie, and for a horrible half-moment the men nearby used the dying bird as a football. This was mob behavior, terrible in its group cruelty.

A final word should be said on behalf of coyotes. The reason these animals are so plentiful throughout North America today is because their natural food animals (mice, ground squirrels, gophers, and rats) are enormously abundant, thriving as result of the agricultural development of our continent. While coyotes do bother our poultry, sheep, and feeble calves, the majority of these wild dogs honestly earn their food from the pest rodents so harmful to man's economic in-terests. Government naturalists who have made stomach-analysis studies of coyotes over a period of years report that otes do valuable work in controlling more serious farm pests, more than making up for their own evil doings.

Even so, no one would object too strenuously to Community Coyote Drives, were coyotes and magpies the only victims sought. But when shooters of the trigger-happy sort turn these drives into blood-thirsty 'shoot everything that moves' mob hunts, then such drives should be condemned and outlawed.



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Here's what you'll want to know about using 2,4-D this summer

WHAT'S the score on 2,4-D? Nobody knows all the an-s yet. The record is still swers yet. The record is still dotted with blanks that remain to be filled in. But after three years of use on the prairies the facts are beginning to emerge. Many of them bear little resemblance to some of the more ex-treme claims made for the chemical in the beginning. Some have resulted in a rather substantial modification of previously accepted ideas.

The editor of the Farm and Ranch Review spent three days at Edmonton listening to the experts give chemical weed control a thorough going over. This, then, is by way of a re-port on what the farmers of the West should know about the subject.

No Cure-all

1. 2,4-D is effective against a rather imposing list of annual weeds, against some biennial and perennials. But some of the worst weeds in the West suc-cessfully withstand the chemi-

Dangerous Days

2. It has been discovered that there are two periods in which applications of 2,4-D to weed-infested cereal crops will seriously damage these crops. One period is from the time the grain emerges until it is over six inches high. The second period is shortly before heading. Great damage was done to yields in experimental plots where spraying was done from six days to three days before heading.

How Much

3. It is generally agreed that the lightest possible dose with which weeds can be killed is the best. The following table gives the amount of 2,4-D acid per acre recommended as spray on cereals or flax. Where dust is used from $\frac{1}{2}$ to $1\frac{1}{2}$ ozs., more per acre is required.

[1] [1] [1] [1] [1] [1] [1] [1] [1] [1]	목표를 내용하는 것이 없는 것이 없는 것이 없는 것이 없는데 없다.
Type of Weed and Reaction to 2,4-D.	Formulation
Annual Weeds	Amine
(Susceptible)	Ester
Annual Weeds	Amine
(Intermediate)	Ester
Perennial Weeds	Amine
(Top Growth Contro	ol) Ester

Needless Confusion

agrees that 4. Everybody there is far too much needless confusion being spread because of wide divergency in strength of various brands of 2,4-D.

What counts is not the amount of a particular mixture but the amount of 2,4-D acid in the mixture. Almost 200 differ-ent brands of herbicides are being offered for sale. The amount of 2,4-D in the mixtures runs all the way 50 to 76.8 ounces a gal-

Until this confusion is cleared up, there is only one safe rule for a farmer to follow - pay very close attention to the amount of 2,4-D in the mixture. Check and double check with the dealer on the amount of the mixture that must be mixed with each gallon of water in order to treat an acre with 4 ounces of acid.

Water vs. Oil

5. Experiments were conducted to see whether fuel oil as a carrier for 2,4-D increased the efficiency of the chemical. There was no evidence that it did so water is recommended for all spraying.

Yield

6. The evidence as to increased yield through the use of 2,4-D is inconclusive. farmers felt that they got better yields from sprayed fields, but the control tests by some experimenters did not tend to bear that out. There is general agreement, however, that where 2,4-D is used cleaner grain is harvested and hence there is less loss through dockage.

Cultivation

7. One point cannot be stressed too strongly — chemicals are no substitute for sound cultivation practices. Many agriculturists feel that the development of weedicides has led too many farmers into the belief that solutions for most problems can be found in cans.

There is a place, however, for the use of 2,4-D in conjunction with good tillage methods. Where susceptible weeds are a problem, on light land that cannot take too much cultivation, 2.4-D is the answer. Intensive cultivation, plus chemical treatment, was reported to have worked well in Alberta on fields heavily infested with lespurge and Canada Thistle.

Drouth

8. 2,4-D works best when growing conditions approach the idea. Its effectiveness

Cereals	Flax
acid ozs.	per acre.
3½ to 7	3 to 5
3 to 5	2½ to 4
5 to 10	4 to 7
4 to 8	3 to 5
5 to 10 4 to 8	4 to 7 3 to 5

against weeds in severe drouth is questionable.

Kill Early

9. Even the susceptible weeds are harder to kill the longer they are allowed to grow. The best time to kill them is when they are young and tender. In most areas that happily coincides with the period when the cereal crops have passed the first critical stage and are more than 7 inches high.

High Cost

10. Excellent results have been obtained in the use of such newer chemicals as T.C.A. to kill quack grass. But as the dosage is so heavy the cost may run above \$50 an acre, making it un-economical for large scale operations.

How Much Water

11. No specific recommendation was made as to the amount of water most effectively used. However to increase the amount of water used did not increase the effectiveness of the 2,4-D. Many found that from 2 to 4, gallons of water per acre was about right.

Machinery

1. The faults found in the first machine provided farmers for spraying were legion.

Among the most serious: lack of sufficient pump capacity to fill tanks quickly enough; lack of dust proofing of bearing on engines; breakage of booms; lack of means for cleaning tanks; lack of filters on tank inlets, unreliable pressure indicators, poor performance of motors

2. Most of the worst faults are being rapidly corrected. As the faults have been called to the attention of manufacturers they have continued to make changes to improve their equipment. It is felt that a good deal of the criticism directed against the equipment originated in the experience of farmers with it. It was generally found that operators hesitated to cut their speeds over rough spots for fear of getting too rich a mixture on the crop. Because of the peculiarities of spraying equipment, high speed placed an unreasonable strain upon it.

The Weeds

Weeds have been divided into three groups. In the first are those against which 2,4-D is effective. The second is composed of weeds which 2,4-D will kill under ideal conditions, but with a higher average dosage. But under adverse conditions these weeds are impervious to the chemical. The third group is composed of weeds against which 2,4-D is not effective.

As the kinds of weeds farmers have to contend with vary greatly from one section to another, and from one province to another, we are publishing herewith the complete list of recommendations of the Weed Control Conference. We have, however, dropped the list of woody perennials to save space.

In moderate dosages, 2,4-D is highly effective against such woody growth as chokecherry, lilac, pincherry, Saskatoon, willow and spirea. This makes it most useful in clearing brush along road allowances.

The effectiveness of the chemical on weeds now classed as resistant should not be written off. It may be that heavy dosages of 16 ounces ester acid per acre and upwards may prove to be effective, where land is fallow. The cost factor, however, must always be borne in mind in con-nection with high dosage. The

farmer who may be prepared to spend \$1 an acre for weed con-trol will hesitate to use chemicals if the cost rises to \$3, \$5 or \$10 an acre. On the other hand, very heavy dosages of 2,4-D at the right time on small plots badly weed infested may be jus-

There is no evidence that 2,4-D has any permanent effect on the germination of hereditary qualities of registered seed.

Pre-emergent treatment of potato fields, at a heavy rate of one to two pounds butyl ester per acre, effectively controlled weeds in Manitoba with no damage to the potatoes.

Annuals and Weeds

Group I — Susceptible — can be killed by a relatively low dosage of 2,4-D at early growth stages. Under adverse conditions and/or with advancing age, these species become Intermediate (Group II) in reaction. Blue-bur, Cocklebur, Lambs' Quarters, Mustard—Ball, Dog, Indian, tumbling, Wild, Wormseed; Pigweed, Russian; Radish, Wild; Ragweed— Common, False, Great; Stinkweed; Sunflowers.

Group II -- Intermediate - species in this group require higher dosage than do those in Group I. Under adverse conditions and/or with advancing age, members of this group become Resistant (Group III). Buck-wheat, Tartary; Chickweed, Common; Flaxweed; Goosefoot, Spearleaved; Groundsel, Common; Lettuce, Lobed Prickly; Mustard, Hare's-ear; Mustard, Tansy; Peppergrass; Pigweed, Red-root; Pine-apple Weed; Purslane; Shepherd's Purse; Smart-weed; Sow Thistle, Annual; Thistle, Russian; Tumble Weed.

Group III — Resistant — Killing with 2,4-D not feasible. Buckwheat, Wild; Catchfly, Night-Flowering; Cockle, Cow; Cockle, Purple; Grasses, Barnyard Grass, Darnel, Downy Brome, Foxtail, Green; Foxtail, Yellow; Knotweed; Mayweed, Stinking; Nettle, Hemp; Oats, Wild.

Biennials and Perennials

Group 1-controllable in growing crops. Top growth may be stunted or destroyed by doses of 2,4-D recommended for use in crops. Alfalfa, Biennial Wormwood, Burdock, Can-ada Thistle, Curled Dock, Field Bind-wood, Contributed Hodge, Finduced weed, Goatsbeard, Hedge Bindweed, Hoary Cress, Horsetail, Leafy Spurge, Perennial Sow Thistle, Sweet Clover.

Group II—Susceptible—top growth and roots are often killed by one application of 2,4-D. Alfalfa, Burdock, Common Plantain, Dandelion (in lawns) Gumweed, Sweet Clover.

Group III - Intermediate group III — intermediate — top growth may be killed with 2,4-D, but more than one application is required for eradication. Blue Lettuce, Bull Thistle, Biennial Wormwood, Canada Thistle, Curled Dock, Dandelion (in fields), Field Bindweed, Goatsbeard, Hedge bindweed, Perennial Sow Thistle, Stinging Nettle, Tall Buttercup.

Group IV - Resistant - Eradication by 2,4-D probably not feasible.
Bladder Campion; Bracken; Grasses;
Horset Horsetail; Leafy Hoary Cress; Horsetail; Leafy Spurge; Milkweed; Ox-eye Daisy; Pasture Sage; Poverty Weed; Rus-sian Knapweed; Shrubby Cinquefoil; Tansy; White Cockle; Wild Licorice; Yarrow; Toadflax.



"Right this way for a tour of Averagetown - a Canadian town or city that might be the one you live in!

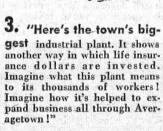
"You'll see it as you never saw it before . . . hear the behind-the-scenes story of some of its most important 🌡 landmarks . . . see sights that will give you new faith in its future. All set? Let's go !"



1. "On our right we have a splendid new high school, with modern lighting, air-conditioning and a host of other improvements that give students a 'lift'. It was built with the aid of life insurance dollars, invested for policyholders, in municipal bonds."



2. "Note the bridge we are coming to now. See how wide, smooth and safe it is! Motorists for miles around bless the day it was built. But few know that life insurance dollars played a vital part in building this, too!"



4. "On our left you see Averagetown's new waterworks. And — you guessed it — life in-surance dollars are at work here surance dollars are at work here too, helping to pump and purify the water. That's a big job—for the water is used at the rate of thousands of gallons per min-ute!"



5. "How those life insurance dollars do get around! Here they've helped to build a new apartment building that means a much-needed home to scores of people."

"Sorry – that's all we can show you now. But life insurance dollars also helped to build Averagetown's electrical power plant, sewage system, recreation park and many of its homes.

"They're a boon to farmers, too — helping to build highways and rural electrification systems.

"I know - because I am a life insurance representative. And I hope that now you too can see that life insurance serves you two ways. "It makes the future financially secure for yourself and your family.

And it helps create jobs and raise living standards in your community!"

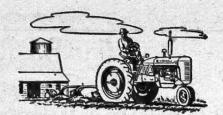


These aids to better living are founded on the work of the *life insurance representative*. It is largely because of *his efforts* that so many people buy life insurance and pay premiums—the major part of which is invested in vital projects that benefit Canadians from coast to coast. Thus the life insurance representative is more than a help-ful advisor on financial security. He's a helpful citizen, too!

IT IS GOOD CITIZENSHIP TO OWN

IFE INSURANCE

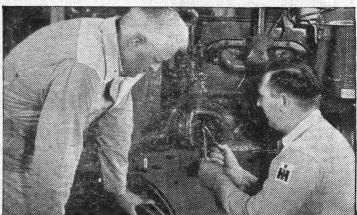
A message from the Life Insurance Companies in Canada and their Representatives



How to make your tractor run like new next spring

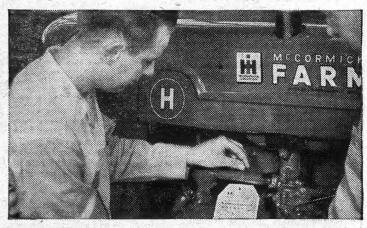


Plenty of power . . . that's what your tractor must have if you are to get your heavy spring work done on time. And now's the time to see your International Harvester dealer about putting your IH tractor and McCormick equipment into topnotch condition. Why now? Because you can probably spare your tractor best in winter. And because your IH dealer's service men aren't rushed now. They can give your job unhurried care in winter. Remember, only your IH dealer can give you IH Early Bird Service . . . with these five important advantages:



1. IH-TRAINED SERVICE MEN.

International Harvester engineers have worked out the best way to do each job, and have taught that method to your IH dealer's service foreman and service men. Specialized training and experience mean better, lowercost work.



3. IH-QUALITY SERVICE.

This "IH Early Bird Service" seal on your machine means that it has been serviced according to International Harvester's high standards . . . by trained mechanics, working in the well-equipped shop of a reliable, responsible, local business man.



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First-class servicing of modern farm tractors and other equipment requires special tools and testing equipment. When you turn a service job over to your IH dealer, you know it will be done with the efficient aid of every necessary precision tool.



4. IH PRECISION PARTS.

Every replacement part that your IH dealer installs while repairing an IH product is an IH-engineered part, made to exactly the same specifications as the original part in the machine. Only IH parts always give you McCormick farm equipment performance.

5. IH SCHEDULED INSPECTION.

Your IH dealer will gladly examine any or all of your machines and tell you what servicing, if any, they need. He'll also give you servicing cost estimates, in advance, and tell you how long the job will take. Call him today.

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To be sure that your tractor will be ready on time, arrange with your IH dealer now for servicing during the winter. No one else is so interested as your IH dealer in seeing that your IH equipment is serviced right. No one else is so well prepared to give you really expert work at a fair price.

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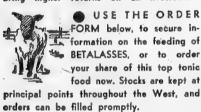
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BETALASSES is a concentrated feed, an appetizer and tonic. Used as directed, and tonic. Used as directed, it will save hundreds of dollars in direct feed costs, and returns on all livestock.





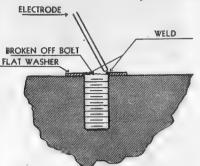
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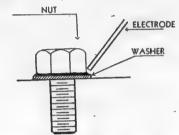
Tips on welding

By J. W. de BOER

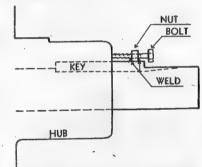
Nearly every handyman 'sooner or later will have to remove a broken stud or bolt. When an arc welding machine is available, the job is in many cases easier and quicker. Here is a sketch of an excellent way to remove these broken study or bolts.



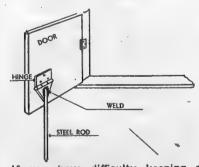
Place a washer over the broken end and then weld the washer to the broken stud or bolt. Use a fairly high current to get good penetration. Sketch "A".



Clean the slag and now weld a nut to the washer by welding around the outside of the nut, as shown in Sketch "B". The heat of the weld travelling through the bolt will loosen it to a certain extent, a few taps with a hammer after cooling will also help to loosen it. In severe cases, it may be necessary to use a little penetrating oil and then let it sit for awhile.



Another use for a nut can be found in removing a key out of a key way, for instance in a pulley. Weld the nut to the key, taking care not to spoil the thread. See sketch "C".



If you have difficulty keeping a garage or barn door open, an old hinge will help out. A small hook placed over the hinge will hold the stop up against the back of the door. Sketch of door is self-explanatory.

Put it this way:

"You don't enact good laws, you grow them."

-Vincent MacDonald.

Royal Bank's Annual Figures Set New Record for Canadian Banking

Total assets increase \$112,497,000 and reach new high level of \$2,334,985,354. Deposits total \$2,192,140,000 to set Canadian record. Loans in Canada continue steady rise. Liquid position strong. Profits increase.

NEW records in the field of Canadi-NEW records in the field of Canadian banking have been established in the annual financial statement of The Royal Bank of Canada, just issued. Covering the twelve months period ending November 30th, the statement shows total assets have again increased, by well over \$112,000,000 to reach \$2,334,985,354, the highest in Canadian banking history.

Since 1941 the assets of The Royal Bank of Canada have more than doubled, an indication of this bank's doubled, an indication of this bank's participation in the remarkable business and industrial expansion which has taken place in Canada in recent years. Deposits, which now total \$2,192,140,578, show an increase of \$124,000,000 over the figures of the previous balance sheet. They have reached the highest level ever attained by any Canadian bank.

Indicative of the scale of public saving is the steady increase in the Royal Bank's interest-bearing deposits, which have risen to \$1,060,132,600, its, which have risen to \$1,000,132,000, the highest level in the history of the bank. The bank's interest-bearing deposits are now over two and a half times the 1941 figure.

The steady upward trend of com-mercial loans in Canada, which be-gan in 1945, has continued, the figure under this heading having reached a total of \$471,433,338. Call loans have also increased from \$56,534,207 to \$69,097,830.

The liquid position of the bank is, as usual, very strong. Liquid assets are substantially higher than a year

ago and now stand at \$1,677,489,485, ago and now stand at \$1,677,859,855, which is equal to 76.27% of the bank's liabilities to the public. Included in the bank's liquid assets are Dominion and Provincial securities totalling \$897,338,571, an increase of \$130,-424,152 as compared with the figures in the 1948 balance sheet.

Bank Premises Account has increased from \$11,729,957 to \$13,601,-961, as a result of new branch openings in districts requiring additional banking service, plus an extensive programme of improvements and expensive programme.

programme of improvements and extensions to existing branches undertaken during the year for the better accommodation of the bank's steadily increasing clientele and the resulting greater volume of business.

Profits are higher. After the usual deductions for Staff Pension Fund and Contingency Reserves, profits amounted to \$10,918,243 as compared with \$9,517,432 in the previous year. Of this amount \$4,435,000 compared with \$9,317,432 in the previous year. Of this amount \$4,435,000 was set aside for Dominion and Provincial taxes, an increase of \$1,285,000 over the figures for 1948. In addition \$655,721 was set aside for addition \$655,721 was set aside for depreciation of bank premises. After the above deductions the net profit was \$5,827,521. This compares with \$5,558,545 in 1948. Out of net profit, \$3,500,000 was paid in dividends and \$2,327,521 carried forward, resulting in a balance of \$3,860,313 in Profit and Jess Account. and Loss Account.

The Annual General Meeting of Shareholders will be held at the Head Office of the bank on Thursday, January 12th, at 11 a.m.



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Widow-maker



Walter Shafer of Olds, Alta., sent us this picture of the most dangerous of all farm jobs — cutting wood with a circular saw.

Canada's foreign policy now includes refusal to be pushed around

By BEN MALKIN

Canada's growing maturity as a nation was clearly expressed last month in the field of foreign policy. First, L. B. Pearson, minister for external affairs, told Parliament that while Canada would co-operate in a friendly manner with the United States, it was not a "fellow-traveller" of that country. In other words, Canada was not prepared to be pushed around by its big neighbor. This declaration was followed up by action against Colonial Airlines, a New York firm that has had a monopoly on the Montreal-New York run for 20 years.

Last summer, Canada and the

United States drafted a new air traffic agreement. Trans-Canada Airlines would be allowed to carry traffic on the Montreal New York run, in competition with Colonial Airlines. In return, American Airlines, a U.S. firm, would be permitted to fly the New York-Toronto route, in competition with TCA. The agreement also called for other mutual concessions.

Colonial Airlines, although presumably a theoretical exponent of competition and the free enterprise system, refused to face competition when the chips were down. It went to the U.S. courts and sought to have the agreement broken, on the ground that it infringed on the airline's property rights "without due process of law." After the court action had delayed implementation of the agreement for almost six months, the Canadian Air Transport Board ordered Colonial Airlines to appear in Ottawa on Dec. 12 to show cause why its license should not be suspended.

Colonial Airlines had sought to prove that the agreement giving TCA rights on the New York - Montreal run was invalid. But this agreement also gave Colonial Airlines traffic rights on the same route. Therefore the airline was placed in the position where it had to argue in Ottawa that it was valid.

Had it been able successfully to do this, it would have been the neatest trick of the week. But it didn't even try. Instead, when it appeared in Ottawa for the hearing, its lawyers claimed the airline couldn't defend itself. They dug up a piece of legislation called the Logan Act, passed toward the end of the 18th Century, which prohibits U.S. citizens from appearing before a foreign authority to argue a case which is in dispute between the foreign government and the U.S. authorities. Canada's Air



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Transport Board said there was no dispute between Canada and the U.S. in the matter.

The U.S. State Department made a similar statement, and told Colonial Airlines it had permission to defend itself if it wished. Colonial's lawyers insisted, however, that the airline would be committing a criminal offence if it did defend itself. And this was all the defending that Colonial did.

The case has received international attention. The lesson it contains is simple. Canada, in future, will expect foreign entrepreneurs operating in this country to respect the international agreements into which the Canadian government enters. Foreign companies have no overriding privileges that set them above agreements which Canada makes with other countries.

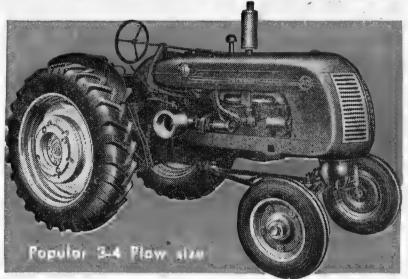
The United Nations General Assembly completed its fourth session in December. Probably its most controversial decision was the one to internationalize Jerusalem. The plan, supported by Australia, the Latin-American states, the Arab countries and Russia and its satellites, would take Jerusalem out of the borders of both Jordan and Israel, whose people now occupy the city. The United States, Britain, Canada and other countries claimed the plan was impractical, as it would not win the co-operation of the local population. Without co-opera-tion, a plan to protect the holy places would not work, as the United Nations had no armed force to back up its decisions. These countries supported a resolution introduced by Sweden and The Netherlands, which would set up international supervision for the holy places only, and would leave the city itself virtually autonomous as far as the local population was concerned. Israel indicated it would go along with a project of this type.

However, the U.N. turned it down, and instead voted for the plan to separate Jerusalem from the two nations which populate it. As a result, there has been trouble ever since. The United Nations is still learning the hard way that except where issues of war and peace are involved, it should not try to impose decisions on people when the latter feel their rights are being infringed.



"Henry? Why he was here just a minute ago."

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Whether you choose a gasoline or diesel unit to best meet your requirements, the "40" gives you the "tops" in smooth, consistent, fast-starting power. Thanks to the wide speed range you get unusual fuel economy on all jobs. And when it comes to servicing, you save time and effort because the "40" is simplicity itself to work on. You don't have to be a highly-skilled mechanic, it re-

Along about now, it's high time to start getting things in order for spring plowing. Personally, I always get hold of our local Cockshutt Dealer and have him give the machinery a good going over. Saves me a lot of trouble and besides when he does it I

besides, when he does it, I know it's right.

The Good

Farmer's

Corner

quires no special tools to do simple maintenance jobs on the Cockshutt "40". If you're planning to buy a tractor this year, make sure you see the Cockshutt "40". Compare it with any other tractor. Feature for feature you'll agree, it's the "40" for '50!

Four Front-End Types Gasoline or Diesel Motor

Designed for either gasoline or diesel power units, the "40" has four interchangeable front wheel and axle variations: standard 4-wheel with non-adjustable front axle; row crop with dual front wheels; row crop with single front wheel; and adjustable front axle. There's a "40" for you whatever you do.

Now On Display At Your Local Dealer's!

There's big news for farmers in '50 . . . the rugged 3-4 plow Cockshutt "40" is ready to roll! Here's big tractor power at its very finest. The "40" has all the proven Cockshutt qualities that made the "30" world famous inside of a year . . . AND it's specially built for the big farm jobs with fully tested, expertly designed features to bring you the full benefit of all that extra "40" power. It's a brand new, bigger tractor with a big PLUS for you in the form of faster, easier, more economical performance. See it at your local Cockshutt dealer's today!

Extra Wide Speed Range!

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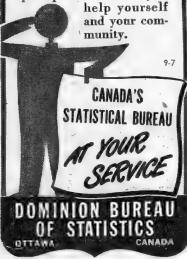




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FARM FACTS help everyone

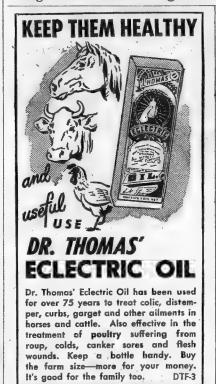
The Dominion Bureau of Statistics finds facts, makes them available to help businessmen — and farmers, too. The Bureau keeps facts about individuals strictly confidential. It is against the law to reveal them to any government department or private organization. Assist the Bureau with accurate and prompt returns and you help yourself



FERNS are among the oldest forms of plant life. In prehistoric times they flourished over great areas of the earth's surface and contributed greatly to the masses of vegetation laid down in the formation of coal.

Today there still exists many thousands of species ranging from arctic to tropic climes and in stature from diminutive kinds of fairy-like proportions to the giant tree-ferns of Australasia.

From the time of the ancients they have been used by man mostly as decorative plants, although some were thought to



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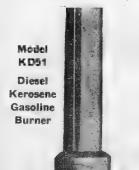
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Follow a few simple rules to get thriving plants all winter

By H. F. HARF

bring blessings or curses according to specie, and from others a beverage was brewed.

Ferns are still used as decorative plants in conservatories and greenhouses and also in our homes. Wherever plants are grown indoors ferns of one kind or another will be found. Enthusiastic plant lovers will often try the more difficult varieties of ferns with quite satisfactory results.

Boston or Sword-fern. The Boston or Sword-fern is perhaps the easiest to manage indoors. Large specimens are frequently seen taking up an entire window area. These are the pride and joy of their owners until they become a problem when they take up too much room.

Old and root-bound plants may be carried along another season by giving a teaspoonful of "Vigoro" or other commercial fertilizer twice a month. Be sure these root-bound plants are getting enough water. Place the pot or pail in a wash-tub containing six inches of soft water heated to room temperature. Allow to remain for an hour to ensure a thorough soaking. Do not replace pot in jardiniere till it has drained off surplus water.

A weekly sponging, or shower bath where facilities exist will cleanse off dust, improve its appearance and promote good health.

What to do about that Boston fern that will soon occupy the whole living room! First make no attempt to disturb it till March which is the best time to divide and repot it. To carry out this operation you will need—clean pots, a quantity of soil consisting of one part well rotted sod, one part leaf soil or peat, and one part sand.

The plant to be divided should be allowed to become moderately dry so that it can be pulled apart with greater ease. The healthiest portions will be found around the rim of the pot. These should be retained for potting into 4 or 5 inch pots and the remaining portion thrown out. Pots of the sizes mentioned will

be adequate for the plants' needs for a year or so. It should be stressed that

It should be stressed that many failures can be traced to potting these young plants into pots out of proportion to their size.

Ferns enjoy subdued light, copious supplies of water at the root, and a moist atmosphere especially during the long days of the year. In winter, supplies of water must be reduced but plenty of light is essential to their well-being. They will not tolerate a darkened corner of the living-room for long periods without showing signs of distress.

There are many variations of the well known Boston Fern (Nephrolepis Exaltata) originating as mutations or bud sports. Some have finely cut fronds almost moss-like in appearance. All are delicate and never make robust specimens when grown in the home. Quite often they will revert to the Boston fern if the off type fronds are not promptly cut out at soil level.

Common varieties of this are Whitmani, Scotti, elegantissima compacta, and smithi. Remember they are not as easily grown as Boston ferns so a little extra care should be bestowed upon them.

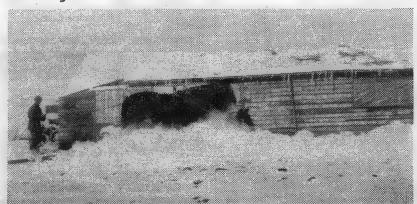
Maiden Hair Fern (Adiantum). Real fern lovers will persevere with this delicate member of the family and the results will be in proportion to care given.

It's constitution is as delicate as it's foliage. It is impatient of sudden temperature changes, cold draughts, and careless wate ering.

ering.
Soil for these lovely ferns should be light and very porous. One part rotted sod, one part leaf soil, one part sharp sand, and a half part charcoal (poultry size). Pots must be well drained and on top of the drainage place a few pieces of gravel sized charcoal.

Watering must be regularly and carefully attended to especially during the short days of winter. Soft water heated to a few degrees above room

Plowing out the barn



Mrs. Ethel Kerns, Wimborne, Alta., took this picture of her husband plowing his way into the barn after an early winter blizzard.

temperature should be used always. When you have satisfied yourself that the plant stands in need of water, place the pot in a container of water and allow it to soak for half an hour

An established plant of 'Maiden Hair' that has become unthrifty or one that has had the fronds damaged in any way may be rejuvenated by drying off till fronds are brown and cutting them all off at soil level. By placing the cut-down plant in a warm position and soaking well with soft water new fronds will soon appear. Careful watering must be the watchword till full growth is attained. It is not recommended that this be done now but rather in early February.

plumosus, and A. These plants are Asparagus usually referred to as ferns. Actually they are members of the lily family. Asparagus plumosus can be attractive as a house plant. Large tangled masses of shoots, some old, some new are often seen growing in ugly pails or pots. Such specimens give the plant a bad name. Throw them out! Asparagus plants do not divide well and really fine plants are easy to raise from seed. A very compact form that is well suited to pot culture is Asparagus plumosus nanus.

Seed is best sown in February. Place about a dozen seeds in a four inch pot. Use light sandy soil and have plenty of drainage. Soaking the seed in water overnight will hasten germination. Press the seeds into the soil and cover with a quarter inch layer of fine soil. Keep pots of seeds moist and shaded till seedlings appear. When two or three shoots have been made the seedlings can be separated out and potted singly in three inch pots in which they can re-main till the following Febru-

ary.
The final potting will be into 5 inch pots and the soil used should contain a half teaspoonful of bone meal to each potful of soil.

By sowing Asparagus seed every other year it is possible to have young vigorous plants in a thrifty condition at all

Seasonal Hints

The first pots of Dutch bulbs should now be ready to move from cellar to cool room. Set the pots in the lightest window and water as required. The plants should have their well filled with roots and the top growth should be an inch or two high. They are best kept in a cool room till stems and leaves develop and flower buds show color. Don't be impatient to force them into bloom by taking direct to the warm room. Flowers will be small and poorly colored as a result. By allowing them to remain in a cool room till flower buds show color they will reach their full beauty when taken into the warmth of the living room where they can be enjoyed to the full.

Plenty of water will be need-

ed when bulbs are in bloom and dry at the root, which may not is best applied by placing pots in a bowl of water for an hour or so each day.

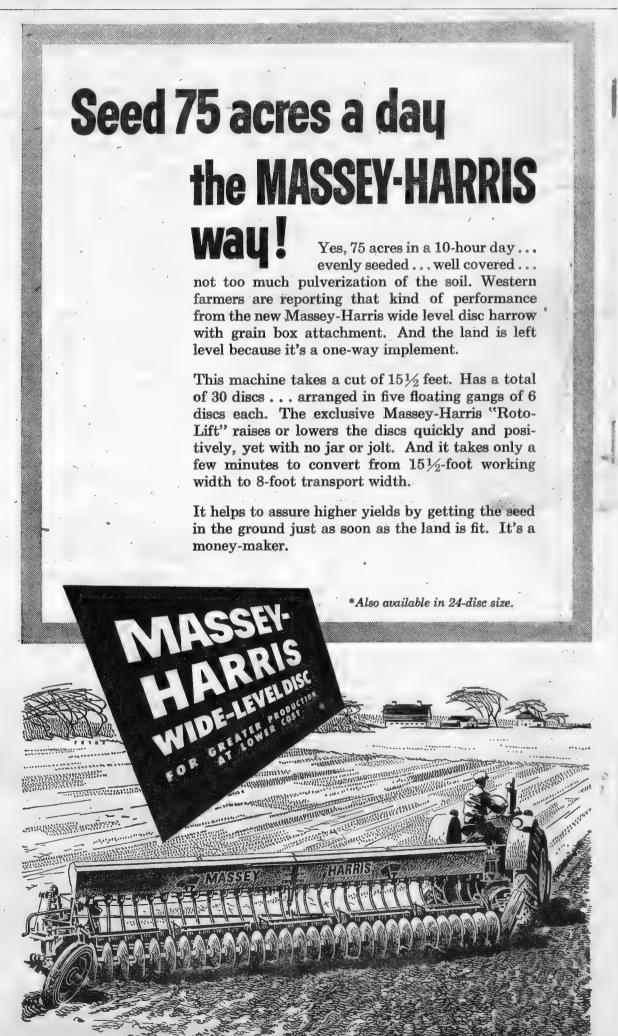
Plants received as gifts at this season of the year are often problem to the recipients. yclamens are sometimes chilled in transit and arrive in a wilted condition. You will probably suspect such a plant to be

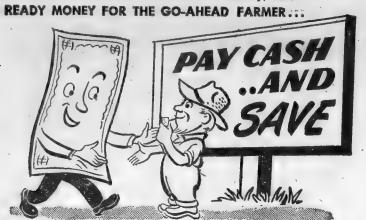
be the case. By syringing the plant with soft water and placng it in a cool room for a few hours you will greatly assist it's

Azaleas will act in the same way but more often than not they are dry. Stand in a bowl of water for an hour every oth-

Keep these plants away from radiators or positions that are subject to blasts of hot air. See that they never suffer from lack of water. Take them out of the living room to cooler quarters for the night.

If you regularly attend to these details prolonged enjoy-ment of these plants will be





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Modern pioneer farmers use co-operative methods in Sask.

By JAMES H. GRAY

SASKATOON. — The oldtimers who lament that the pioneering spirit has died in the west would have got a pleasant shock here early in December. There were at least 50 young farmers sitting around tables at the Co-op Farm Conference who could have flung the lie in their teeth their teeth.

They came, to this conference from unmapped depths of the backwoods as well as from the crossroads. They were mainly war veterans who are now encountered in twing to converge the lively gaged in trying to carve a livelihood out of the soil 12, 20 and even 30 miles from the nearest railway. 🕝 And that isn't all. They are also trying to make a success of co-operative living. They are hence pioneering in a field in which failure has been writ large in countless previous experiments. But after two, three or four years on the land they are full of confidence and determination.

The co-operative farms, unfortunately, have got involved in political squabbles in Saskatchewan. The liberals stupid-ly tried to smear them with Russian terms. They succeeded only in alienating the sym-pathy of a good deal of the cooperative movement, which incidentally reached its greatest growth under Liberal governments.

What is important about these farms is that they provide just about the only really

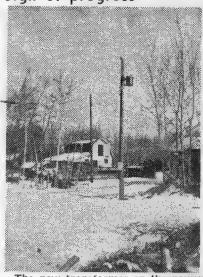
basic attempt yet made to solve the most vexing problem of the West—how to make it financially possible for young men to become farmers.

Owing to the high cost of land and machinery, it takes a man of great means to start farming today. \$15,000 or \$20,-000 cash will just about get him started. And few if any young farmers have anything like that amount of money.

New Approach
But through the co-operation of the Saskatchewan Government and the Veterans' Land Act a new approach is being made on 27 co-operative farms that comprise 53,000 acres.

The young veterans get a

Sign of progress



The new transformer on the power line that brought electricity to the farm of Mr. and Mrs. Gerard Bussiere, St. Paul. Alta.

total of \$2,200 in grants and loans under V.L.A. The Sas-katchewan Government provides the land under long term lease purchase agreements. The leases call for a rental of oneseventh of the crop. At the end of 10 years the land can be purchased outright.

But even with free land, a young farmer could not equip it and provide himself with a house for \$2,200. But six veterans, with pooling their loans and borrowing, can get enough equipment to begin farming for much less than half of the amount it would have taken as individual farmers.

For example, a group of nine small farmers in the heavily wooded Sturgis area formed a co-operative farm in 1945. They pooled their land, livestock and equipment. Immediately after pooling their resources they were able to sell more than \$4,000 worth of surplus equipment. Since then they have been able to expand their acreage planted and build themselves modern new homes that are served by electric power.

Pooling Resources
Whether: the co-operative farm idea is but a passing phase



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or the beginning of a new development in the West, only the next decade can tell. Not everyone is suitable to farm co-operatively. Not all those farms now established will be successful. But there is no doubt that the idea of pooling resources, particularly in use of equipment, is gradually taking hold in the

The experience of four years has evolved a pattern for the farm operations. The co-op farms all have chairmen and the larger ones have an executive committee. All the farmers meet once a week to plan their committee. affairs and decide things by majority vote.

Each member has one vote. regardless of his equity in the co-op. Efforts are being made to obtain uniform equities. members are paid the same wages, usually \$5 a day from the common pool. In addition they draw shares of the milk, meat and vegetables produced on the farm. Usually the members work a 10-hour day and six-day week, from spring to freeze-up. The net returns from the crop are distributed on the basis of days worked during the growing season.

In 1948, for example, the surplus on the Matador farm worked out to \$27 a day per member, or more than \$5,000. But as the farm needed working capital, the members agreed to put the bulk of their income back into the farm.

Income Tax

They had a bumper crop that year, the only crop in four years. But as the income tax department classifies co-op farms as corporations, and cooperative farmers as wage earners, they are having trouble. Ordinary farmers can average their income over five years. But the co-op farmers are being taxed on each year. That was one of the burning questions at the Saskatoon convention.

What sets the modern pioneers apart from the oldtimers, is the speed with which they turn to consider home building. As soon as they can spare the time and pay for the material, they start knocking houses together. Not the makeshift, make do for a couple of generations housing of their ancestors. They are modern bungalows, wired for power when power becomes available, and complete with the gadgetry of city dwelling.

In 1946, the 8,000-acre Matador farm in western Saskatchewan, was a bald spot on the prairie. Today it is composed of 13 houses and a dormitory constructed in a circle around a big

In addition to the major economic arguments, the co-operators claim these advantages for their system: They have ended the complete isolation of pioneer farming, the idea of enjoying a good life with the modern amenities is right at the top of their thinking.

Farm Service Facts



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HOW CONSERVATION OF MOISTURE WORKS TO INCREASE CROP YIELD

Subsoil Reserve is Essential to Supplement Seasonal Rainfall

The total annual rainfall in most moisture that is needed by plants wheat. As evaporation, weeds and a ball in the hands. run-off claim a part of the water, only what is left can be converted into crop. If the proportion is small, there will not be enough for profitable yield. That is why it is of the utmost importance to conserve soil moisture. Any cultural practices that will kill weeds, reduce evaporation, and prevent run-off without wind erosion, help to increase yields.

WHEAT DIGS DEEP TO PRODUCE A GOOD CROP

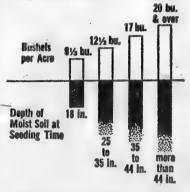
Moisture must be available deep down, particularly at seeding time, if a good crop is to be expected. Wheat roots will penetrate to four feet or more if there is moisture

more than 45 miles of roots and root bairs. The roots can benetrate from 4 to 5 feet into the soil, in search of moisture.

at such depth, and so increase the crop. This has been demonstrated conclusively in a four-year test in south-western Saskatchewan. The average yield of wheat (on both killing weeds as soon as possible fallow and stubble) on sandy soil, after they have germinated.

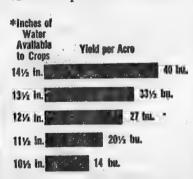
increased with the depth of soil moisture at seeding time.

The diagram below shows the USE ESSO parts of the prairie provinces is average yield for varying depths of barely more than the amount of moisture at seeding time. The soil was considered moist if it would to produce a profitable yield of stick together when pressed into



EXTRA INCH OF RAINFALL CONSERVED MAY ADD 61/2 **BUSHELS TO YIELD**

Studies made at the Swift Current Experimental Station show that crops that got less than 101/2 inches of water generally yielded less than 14 bushels per acre. For each additional inch of water— 22,700 gallons-there was an average increase of approximately 61/2 bushels per acre.



"Inches" here means the inches of rainfall during crop season ... plus inches of rain that fell the previous year and were retained in the soil.

As the average seasonal rainfall for the area was only 7.78 inches, the 14-bushel crop had to obtain 3 inches or more of water from rain that fell the year before and was conserved by summer fallowing. The more moisture conserved, the more there was available for the crop and the higher the yield.

ROBBERS OF MOISTURE

Weeds are heavy robbers of soil moisture. Wild oats, for instance, have a more extensive root system than wheat and weeds penetrate deeper in the soil. For every pound of dry matter they produce, weeds use from 50 to 100 gallons of water. Hence the importance of

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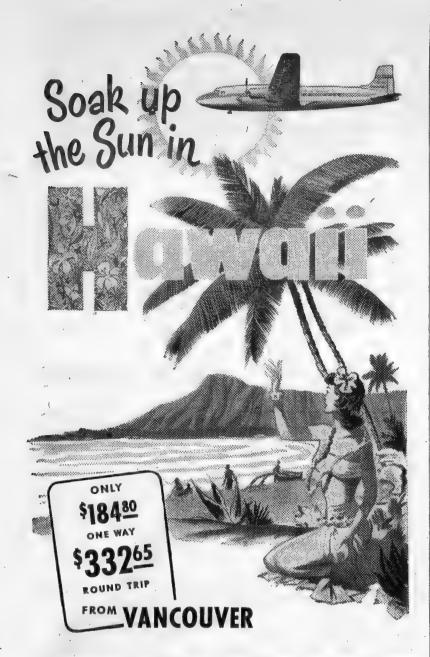
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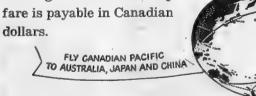


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"WINGS OF THE WORLD'S GREATEST TRAVEL SYSTEM"

B.C. Agriculture faces multitude of problems in '50

By A. J. DALRYMPLE

WHEN B.C. Federation of Agriculture got down to the business of harvesting its 1949 crop of ideas at the 16th annual meeting in Vancouver, the operations were carried out with considerable dispatch. The delegates garnered considerable information of value, and there was little chaff in the wind.

More than 100 persons attended the two-day sessions. In addition to members there were more than a score of representatives of provincial and federal governments; and a number of men and women visitors from consumer organizations, fertilizer and chemical firms, railroads and other corporations interested in the advancement of the agricultural industry.

There were about 35 resolutions ranging from the need for foreign markets to absorb our products, right down the line to local taxes, memberships for individuals and juniors, advertising of B.C. products, and finally the desire for government-grower conferences to seek stabilization measures beneficial to the farmers and the nation.

As the items on the agenda were considered at fairly fast tempo, it seemed to me that they resolved themselves about five chief inter-related chapters; the state of the industry, local problems, marketing, the place of the university in farm developments, and recruiting members for the Federation.

They reported that in the past basic market for tree fruits had been 50 per cent to four western provinces; 40 per cent to United Kingdom, with the bal-ance to Eastern Canada, Brazil, South Africa, Egypt and Scandinavia; current market now reduced to Canada and U.S.A.

Basic market for berries before 1939 was 50 per cent to eastern jam plants; 25 to 40 per cent to fresh crate outlets; and the balance in SO 2 to the United Kingdom. During the war berry production soared. With Britain's austerity program, berries entered the superluxury class; no sale; no money.

Added to this growers said crate sales are in jeopardy as the gate has been left "wide open for full importation of U.S.A. berries.'

Small seeds are in somewhat similar position to the extent that production mounted during the war. Export business came freely. Now the Europeans are back on the old stand; able to undersell Canada because of lower labor and production costs.

Meat Better

Beef is a little brighter. B.C. market is in Vancouver, and province only supplies 40 per cent of demand. However, the big worry is that in Canada more beef is being grown than can be absorbed by present population; added to that Argonian cannot be absorbed by present population; added to that Argonian cannot be absorbed. gentine canned beef is now on B.C. retail shelves.

Basic and current market for lamb is Vancouver. B.C. sheep breeders can supply only 25 per cent. Breeders, however, say they face possibility of wool surpluses from sterling countries upsetting both eastern Canada and U.S.A. wool mar-

B.C. potato growers are in good shape, due to close and friendly co-operation with government inspection service, and their own rigorous self-discipline; fighting disease and pests, and aiming for high quality.

B.C.'s seed potato market; 40 per cent domestic; 50 per cent U.S.A.; 10 per cent South America. Currency devaluation blamed for loss of Argentine market to Denmark and Hol-

Vegetables from interior are marketed chiefly at coast. Shipments of Alberta surpluses into B.C. looked upon as threat to interior growers. Tomatoes interior growers. Tomatoes from U.S.A. get jump on B.C. producers in early market. Canned tomatoes coming in from eastern Canada at low water

Solution to last month's puzzle

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HORIZONTAL

- 1 Pertaining to Carthage
- 6 Periods
- 10 Clubs
- 14 Carpet 19 To com-
- plain
- 20 To redact
- 21 Indigo
- 22 Prayer
- 24 While 25 To transfix 26 Brain
- membrane
- 27 European 28 Faucet
- 29 Japanese
- drama
- 30 Record
- 32 Confirming
- 25 Part of flower
- 37 Evil
- 38 Garden
- 40 Wicked deed
- 41 Grimace of derision
- 43 Crony 44 Narrow
- road 45 Memento
- 47 Greek
- letter 49 Endeavors
- **5**1 Grades
- 52 Part of shoe
- 54 Vitality
- 56 To part 57 Piece for
- 58 Mundane 62 Man's

- 64 Sanctum
- 65 To lessen 69 Musicat
- instrument 70 Egyptian deity
- 72 French
- 74 Spanish room
- 76 Ado
- 77 At once 78 Parent
- 80 Respiration
- 83 Kind of
- 86 High priest
- 87 To dry up 89 Purpose
- 90 Syncopated 92 Declines
- 94 Inlets 96 Kind of carnation
- 99 Norse myth
- 100 To confuse
- 104 Mountain pass 105 To drink
- 107 Great fright
- 111 Moslem name 112 Fine fabric
- 114 Obscures 116 Plural
- 117 Eggs
- 118 Small pieces
- 120 Brilliantly colored fish 122 Held session
- 123 Whether 125 To dam

- 126 Oriental
- 129 Apex 131 Bone 133 Replies
- 136 Eggs
 - 137 Small glens
 - 139 At this time 141 Greek
 - letter 142 Nimble
 - 145 Ancient money unit
 - (pl.) 147 A replica 149 Winged
 - 153 Story
 - 154 Obstruction
 - 155 Pig's nose 157 Slender
 - finial 159 Paradise
 - 160 Single unit 161 Figure of speech
 - 163 Pertaining to appeals
 - 166 Anglo-Saxon money
 - 167 Negative 168 Hasten
 - 169 Metal 171 Goad 172 Before
 - 174 And (Fr.) 175 Sea ducks 177 To rave
 - 178 Actual being 179 Period of time 181 Rounded
 - roofs 182 Son of Seth 183 Marsh grass 184 Setting

- 1 Rearing of
- 2 Aloft 3 Short drink
- 4 Genus of
- 5 Coppers
- 6 Checking devices
- Inclines
- 9 Spots Baited 11 Literary
- scraps
- 14 Sum 15 Turkestan
- sea 16 Fruit seed
- 17 Exists
- god 33 Bond
- 36 Dance To prohibit Salt peter
 - 44 Weaving machines 46 Iowa
 - 51 To add up
 - 53 Type measure 55 Disputatious
- 58 Sound 59 Black 60 Quarrels 61 Teutonic

- Indiana

- - 73 Walks

- 12 Containers 13 Railway tie
- 18 Voiced 19 One who classifies
- 23 Joints of stem (pl.) 31 Babylonian
- Clears
- 42 Splits
- college 48 Swiss river 50 Mercenary
- 57 To perform
- 63 Affirmative

- VERTICAL
- 65 Confines
- 66 Western
- 67 Thin clay
- brick 68 Goddess of
- 71 Coarse
- Syrian fabric
- 75 Malayan gibbon
- 78 Posts
- 79 Cultivated land
- 81 To tear 82 Head
- covering 84 Cheer 85 Spells of
 - combining form:
 - 91 Animal jelly 93 Face value 95 Surgical
 - thread
 - 97 A male swan 98 Attentio 100 Small child 101 Charles
 Lamb's pen
 - name 102 Humorists 103 To tear 106 Greek
 - letter 108 Repetition 109 Beyond 110 Male sheep
 (pl.)
 113 Pertaining to birth
 - 115 Organ of hearing 119 Pilfered 121 Openings

- 124 Note of 125 Copse 127 First woman
- 128 Sun god 130 Small flags 132 To cut
- 134 Compass point 135 As it stands
- (mus.) 137 Kind of pat
- 138 To cease 140 Brandished 142 Make up
- for 143 Having enamel like appearance
- (Fr.)
 145 Philippine peasant
 146 Meal
 148 Mineral
- spring 150 Fuss 151 Cylindrical
- 152 Growing out 154 Woman's garment 156 Concise 158 Newspaper
- paragraph (pl.) 161 To weary 162 Biblical
- name 164 Meet defeat 165 Man's
- name
 168 Edge of a garment 170 Biblical name 173 Compass
- point 176 To perform 180 Prefix: signifying not

SOLUTION NEXT MONTH



In Falls City, Nb., the judge explained that she had lost confined Irvin J. Hunker \$35 for trol of her car on the way to get stealing a slot machine, then her driver's license. fined Andy Helbert \$1,000 for owning it.

One Man's Meat

In Lewiston, Idaho, Cowboy Gene Rambo, onetime world champion bronco-buster and bulldogger, suffered his first injury of the season: a wrenched knee while playing golf.

Prospect. In Clinton, Iowa, the cop who arrested two salesmen for speeding was persuaded to buy \$4.05 worth of Fuller brushes. Pain, Counterpane.

In Chicago, Bedding Manufacturer Joseph P. Fanning attributed the boom in bed sales to the possibility that "people are going to bed to escape domestic and international complications.'

Self-Made Man. In Lowell, Mass., Volunteer Fireman John W. Gatham, who is paid only for actual working time, admitted drumming up business by starting 35 fires.

Age of Progress

In Sparks, Nev., after motor-ists complained of denting their fenders in downtown parking areas, the city council agreed to remove the 45-year-old hitch-

ing posts.
Be Prepared
In New Albany, Ind., Head
Librarian Elsa Strassweg resigned herself to the current rash of book thefts: the Bible and the Boy Scout Handbook.

In Walhalla, S.C., Etta Jackson won a suspended sentence after explaining to the court that the twelve half-gallon jugs of bootleg whisky dug up in her garden were placed there only to make the flowers grow better. Dike Plug

In Denver, after brooding over some serious problems in law enforcement, Judge Frank Hickey asked the city council to enact a statute making it illegal for prisoners to escape from jail.

Testing In Newark, Ohio, when Motorist Carrie Miller crashed into the Motor Vehicle Bureau office



"Nice try, Higgins."

and injured two employees, she

ECZEMA

RASHES To help bring swift soothing relief from the awful itching and irritation of Eczema and other Skin Rashes, try Dr. Chase's Medicated, Antiseptic Ointment. A safe home treatment for over 50 years.

DR. CHASE'S **Antiseptic OINTMENT**



THE WHEAT BOARD Wants Wheat

"There is a danger of Canada selling more wheat to foreign customers than she has available for delivery."-

Ganadian Press Despatch.

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suggests that, wherever possible, farmers should use Pool Elevator facilities. At the majority of Pool Elevator points there is now ample space.

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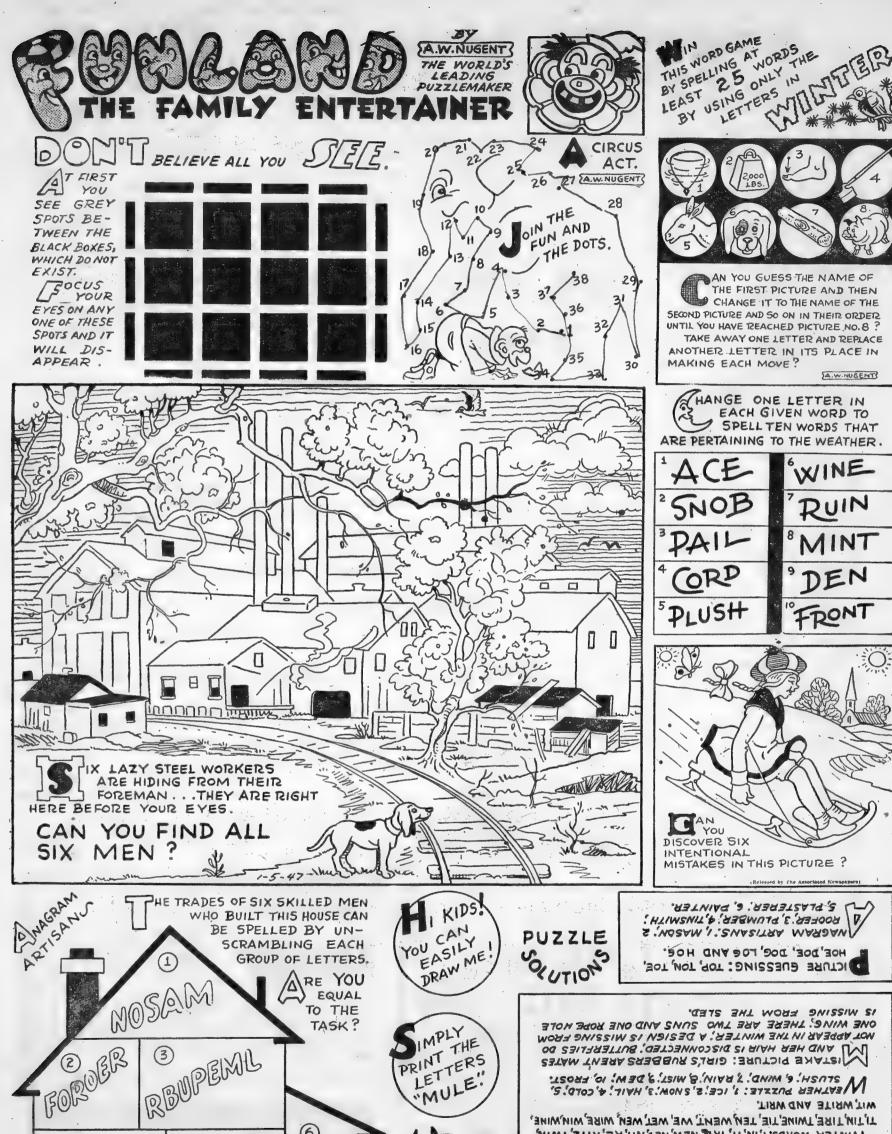


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TIRW GNA STIRW TIW TITIN, TIRE, TWINE, TIE, TEL, WENT, WE, WET, WEN, WIRE, WIN, WINE,

1-5-47

WINTER WORDS: I, IN, IT, IRE, NEW NET, NIT, RE, RITE, TWIN,

OF THE FACTORY ROOFS. OF THE LARGE TREE, A LARGE MAN'S HEAD IS IN THE CENTER RICHT CORNER. TWO MORE HEADS ARE AMONG THE LEAVES CONCEPTED ON THE SMALL TREE IN THE LOWER CONCEPTED ON THE SHALL SHEADS ARE

NEW WATERLOO BELLE CITY THRESHERS GLEANER BALDWIN COMBINES

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SHORTHORN — Grand Champion Over All Breeds — November 17, 1949 — Royal Winter Fair, Toronto.

Royal Winter Fair, Toronto.

SHORTHORN — Grand Champion Over All Breeds in the Boys' and Girls' Competition and King's Guineas' Winner, November 21, 1949 — Royal Winter Fair, Toronto.

SHORTHORN — Grand Champion Over All Breeds — November 1, 1949 — Walkerton, Ont. Fat Stock Show and Sale

SHORTHORN — Grand Champion Over All Breeds — October 1, 1949 — Sherbrooke, Que. Fat Stock Show.

Sherbrooke, Que. Fat Slock Show.

SHORTHORNS — Top selling carload lot September 30, 1949 — Manitoulin Island Feeder Sale — 2,600 head sold, contributed by 280 producers.

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THE CANADIAN SHORTHORN
ASSOCIATION

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Prize pictures from our readers



This is Zane Ochitwa doing a chore he likes. Sylvia Ochitwa of Canora, Sask., sent us the picture and won \$3.

Snow-bound



Take a close look at this picture. What seems to be a door is only snow packed tightly in the doorway. John Paiko, Jr., of Langdon, Alta., was lucky enough to have a camera handy, and be inside the house, after an Alberta blizzard blew itself out.

Spoon-feeding



A couple of neighboring children get a great kick out of Mrs. L. Silver of Enderby, B.C., teaching an old dog a new trick.

BOYS and **GIRLS** get your VALENTINES FREE Do as other boys and girls are doing—earn extra money

in your spare time.

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U.S. Army Surplus — New
Driven by "Hercules" 4-cylinder Water Cooled
Engine; Push button electric starting; high
tension magneto; 7 gallon gasoline tank. A
smooth running, efficient, compact unit, complete with battery, ready to go.
Limited Supply Available — \$1,800 Value

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As these are Brand New we are not permitted to publish the maker's
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H.P. ___ \$ 116.95

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5 H.P. 129.95 7 H.P. 139.95

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7 Sockets: 1½", 1 1/16", 1½" 1 13/16", 1½", 2", 2½", 1 Ratchet Handle. 1 - 8" Extension. 1 - -16" Extension. 1 Sliding T. Handle. Complete with Metal Carrying Bargain Sale Price \$44.50

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%" Letters. A Complete, New Set in Neat Wooden Box. Value to \$33.00 \$9.98

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NEW "REGO"

WELDING SETS

CUTTING TORCHES, New. Price....\$36.50

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Stainless Steel Gears — %" Inlet and Outlet. By-pass Control Valve. Pressure 300 lbs. per square inch. Capacity 10 qts. per minute, Worth \$35.00. Brand New......

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13 ft. Long, %" Steel Towing Cable and %" Reg. Value Chain Complete with Clevice and Hooks. A necessity for Truckers, Contractors, etc., etc. \$25.00

MAIL YOUR ORDER TODAY!

Prize Picture



John Riddel, Raymore, Sask., sent us, this picture of daughter, Linda, and her snowman. He didn't explain how Linda managed to get that hat atop his head.

Exporting Soil Fertility

(Lethbridge Herald)

WE'VE been exporting wheat from Canada now for nearly 50 years. Over 40 years of that time most of the exports have come from the Prairie West. Exports of Prairie wheat have totalled a good many billion bushels over those years. How much soil fertility have we exported in that time?

An effort to estimate what our wheat exports are doing to our soil fertility was made the other day at the United Nations scientific conference at Lake Success on Conservation and Utilization of Resources. Dr. P. O. Ripley of the Dominion Department of Agriculture, told the conference that in 1944 Canada exported 291,000,000 bushels of wheat, 40,000,000 bushels of barley and 83,000,000 bushels of oats. Those exports represent 219,126 tons of nitrogen, 94,234 tons of phosphorus and 47,341 tons of potash besides the trace minerals from the soil needed to produce the grain. Dr. Ripley estimated that most of the wheat and coarse grains came from 160,000 farms, so that more than two tons of fertility per farm was exported. In a 50-year period that means that each farm reduced its virgin fertility by 100 tons.

Very few farmers realize what the steady drain on their soil fertility year after year is doing to their farms. But it is evident that we are gradually exporting our birthright, and that if we do not make a change we will be robbing future generations.

The time has come in our Prairie agriculture when acreage in grain sown must be reduced to allow soil-rebuilding grasses and clovers to be planted. We cannot go on forever drawing from the fertility bank without making some deposits to our account.

Single Action, 5 ton Capacity, 11" \$3.50 Stroke, 3" Diameter. Make your own Hydraulic Press. FIELD **TELEPHONES**

Give clear transmission over 17 miles with 2 wires, 10 miles with single wire. Any connected wire, even barbed wire, will serve. Useful for farm, ranch, factory, logging or construction work, resorts, etc. Strongly and expertly built. Set...... \$29.50

SHORT STORY

An Old Dog

Mr. CARRINGTON could tell by the sweetness of Cissie's voice have robbed a bank." that she was intent on getting her own way. She and Ted lived in the lower flat opposite him, and their young voices drifted in from the porch.

"Now there's no sense in inviting your Aunt Sabina here for her holidays, Ted. The chances are she won't even give us a present—and that awful hat! What will the neighbors say?"

Ted's voice was unusually m. "But, honey, Aunt Safirm. bina's my nearest relative next to Ellie, and there isn't a kinder, better woman anywhere. She's always spent one week of her holidays with me and one on the It's true, she's old fashioned in her ways, but it's not much use expecting Aunt Sabina to change. It's pretty hard

to teach an old dog new tricks."
And, thought Mr. Carrington, it's
harder still to make a young dog forget the tricks he's already learned. He was thinking of Cissie and Ted.

It wasn't just Aunt Sabina-it was the time Ted had wanted to spend a week-end at the farm, and Cissie had wanted to go with the rich Mrs.

Who's coming?



This is young Delbert Caveny of Stavely, Alta., giving a very good imitation of a watch dog. Grandma, Mrs. H. Caveny of Bowden sent us the picture.

Baird to the beach; her voice had been just as sweet and determined then. "But darling, Mrs. Baird is so We'll be staying at the very best hotel and you know I always look well in a suntan."

"You look well in anything." Ted's voice had been adoring. "But Ellie'll be disappointed. I've been going down to help with the having for

That had been three months ago; three months punctuated with little half quarrels in which Cissie invariably got her own way. But today Ted wasn't giving in so easily.

"The spare room's empty. You could get it ready for Aunt Sabina, and in the meantime," he kissed her, 'you can be thinking of a few nice things to say."

A few days later Debbie Aldrich drove up in her big blue car and after the usual feminine twitterings, Debbie's rich voice drifted over. "It was

good of you to ask me for a month, Cissie." And Cissie's femining trom "Ted will love me in this hat, Debbie. Wasn't it nice of you to remember just the color that suits me best." Then, confidentially, "How I used to envy you your clothes at school."

Debbie laughed. "I hated them. It made me feel self-conscious to be better dressed than the other children, but Aunt Mattie was a dress designer and used me to advertise her clothes. When I left school, she put me in Cissie, I'm dying to meet your Ted."

The meeting must have been successful, for all the rest of the week, Ted's large comfortable laugh, Debbie's rich contralto and Cissie's tremolo drifted up from below. Aunt Sabina seemed to be forgotten until one night Debbie went to a show.

"Now, Ted," Cissie's voice smug, "you must admit that Debbie is more fun than old Aunt Sabina. Those cute hats, and the car, people will think we're pretty important round here."

Ted struck a match and his pipe rlowed. "You know, Cissie, I always liked Aunt Sabina's hat." He chuckled. "Always kept it in a paper bag when she wasn't using it," and then, irritably, "Say, honey, aren't we ever going to have anything to eat but creamed things. Was a time when we had steak and pie."

"Debbie likes creamed things," Cissie's voice had an edge to it, and just then Debbie came up on the porch and Ted aired his grievance. "Say, and Ted aired his grievance. Debbie, don't you ever eat a good steak or something substantial? Cissie seems to think you live entirely on creamed things."

Debbie laughed her throaty chuckle. "Of course, Ted. Let's all go down to Ciro's and have a barbe-But Mr. Carrington could tell that Cissie wasn't pleased, especially when Debbie began bringing home chicken and steak, laughing guiltily. "You know, Cissie, I just ran across it and thought it would be nice for Ted's supper with that special sauce you make."

More and more Ted and Debbie took to playing chess in the evenings and it must have been nearly time for Aunt Sabina's letter when Ted and Cissie had their first quarrel. Cissie's voice was acid and near to tears.

"It's the way she drags food in here as if we were paupers-and clothes. I'm sick and tired of her cast-offs."

Ted was placid. "She eats, honey, so why not let her help pay the

"We could have more—" Cissie stopped and Ted finished amiably, "If it didn't cost so much to go about with Debbie. Cissie, have you noticed how those cute hats she wears makes her hair look like pure gold?"

"I wish," said Cissie, venomously, 'she'd choke on her hats.'

"It's what you wanted, honey. girl can't complain when she gets just what she wants all the time. Used to be marriage was sort of co-operative. Folks got together and talked things out, but this marriage, as far as I can see, is pretty one-sided." Then, as Debbie pulled up in her expensive car, "and that car certainly does give an air to the place. Folks

Aunt Sabina's letter arrived on Saturday, just as Debbie and Ted were working out a chess problem. "Now

(Continued on page 26)





TOO MUCH



Perhaps a change to more everyday food would do us all good-you can't live on cake alone and keep in tip-top shape. There's a wealth of good plain eating and a welcome change in every can of Burns

WIENERS and BEANS

Tender, long-cooked beans with over-generous portions of delicious wieners — a combination made famous by Burns & Co. Limited. Just heat and serve — the men-folk will really go for this vitamin-filled dish.

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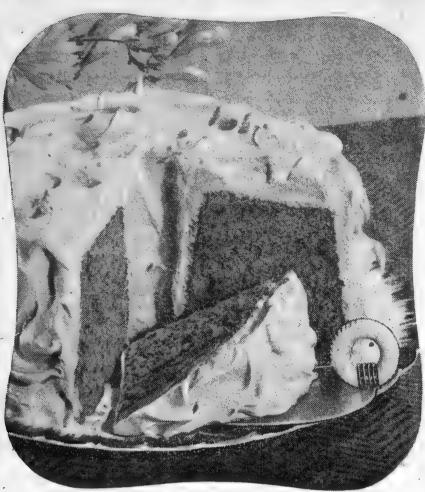


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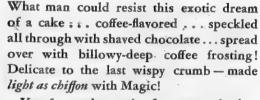


To Make a Man Beam...



this mocha masterpiece

by MAGIC!



Yes, for tender, moist, fine-textured cakes every time you can count on pure Magic Baking Powder. Safeguards your precious ingredients-yet Magic costs less than 1¢ per average baking. No wonder 3 out of 4 Canadian housewives insist on Magic. Put Magic on your grocery list to-day.



21/4 cups sifted cake flour 3 tsps. Magic Baking Powder 1 tsp. salt 11/2 cups fine granulated sugar

½ cup salad oil

5 unbeaten egg yolks

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MAGIC

BAKING

POWDER

Sift flour, Magic Baking Powder, salt and sugar into mixing bowl. Make a well in the centre of flour mixture and add salad oil, egg yolks, coffee and vanilla; mix these liquids a little with mixing spoon, then combine with flour mixture and beat until smooth. Add chocolate and beat to combine (a potato peeler shaves chocolate thinly). Sprinkle cream of tartar over the egg whites and beat until very, very stiff (much stiffer than for a meringue). Gradually fold

₹ cup cold strong coffee 1 tsp. vanilla 3 ounces chilled semi-sweet chocolate, thinly shaved ½ tsp. cream of tartar 1 cup egg whites

egg - yolk mixture into the egg - white mixture. Turn into ungreased 10" deep tube pan (top inside measure). Bake in rather slow oven, 325°, 1 ½ to 1½ hours. Immediately cake is baked, invert pan and allow cake to hang, suspended, until cold. (To "hang" cake, rest tube of inverted pan on a funnel or rest rim of pan on 3 inverted small cups.) Remove cake carefully from pan and cover with a brown-sugar 7-minute frosting in which strong coffee is used in place of the usual water.

AUNT SAL SUGGESTS

We see right before us another NEW YEAR;

Let's hope it brings health and a lot of good cheer:

As it was in the past, you'll have work to do,

Let's speak of some hints that may bring help to you.

1950!- At last it is here 1950! At last it is here . . . the middle of the century. It is what some might describe as "a nice round number": also it's easy to remember. In song, story and verse they never tire of quoting the "gay 90's" yet very likely those who were living at that time were not especially aware of the prevailing gaiety. What will they say of the 50's in the years ahead? Let's hope it will be "the happy 50's" . . . And may we who are living through them be very cognizant of the happiness. In our homes and hearts and daily lives!

To insert a personal note in this column I feel prompted to remind our readers that this is the beginning of the sixth year in which I have been allotted space to have these monthly chats with you. And when I use that small word "you" it gives me a sat-isfying glow inside when I think of how many there are included in this "you group". One deep drawer of my desk is filled with letters from you dear folks. These letters all came from the four western provinces. They totalled many hundred during 1949, but there was not one single unkind or complaining letter among the whole stack. Just for the record I'm going to 'fess that more letters came from Manitoba readers than the other provinces. Perhaps it is a case of "distance lends enchantment", for I think you all know I live in Alberta. I've tried to answer every letter I received. If I overlooked any of them please believe me when I say it was entirely unintentional.

Let's play that game FOLLOW THE LEADER. I'm going to be "IT" this time and you all hang on tight while I take you for a hurried race about the house. We'll stop for a short breather in each room while we note time-saving tricks I've learned this past year and have adopted them

Have you any dark burned spots on your enamel stove? I had, stayed on persistently until I learned this grand remover. Make a paste of hydrogen peroxide and cream of tar-Rub it on the stove (better have the stove cool first). It is near magic the way it routs the stains. I've used it, too, on stains on the sink, washing machine and those old coffee or tea stains inside of cups.

I like plastic for some things but not for curtains. I know they are labor-saving and all that, but I still like crisp, washable curtains. My favorite ones for the kitchen windows are made of linen tea towelling, They come in such gay pretty designs, and it only takes a short while to hem the bottoms and a turn-in for the curtain rod at the top. You can even leave the salvage edge as it is. They are so easy to wash along with the other tea towels. When they get a bit faded use them for tea towel service and get new ones for the windows. I'm on my third or fourth set now.

Have you invested in one of those plastic holders for paper napkins? They cost less than a dollar . . are pretty ornaments for the table and teach the children the use of a serviette . , s yet they save on the laundry. I've seen them in yellow, cream, green and red. Of course mine is red because my kitchen is in red and

Another cute plastic container you'll find in the ten-cent store is shaped like a butterfly: it really is to hold serviettes, but I keep mine on my desk to hold letters. Very handy for this.

Space has run out, so bye bye for now . . . and every good wish.

AUNT SAL.

Natural Curiosity

HILDREN have a normal curiosity that leads them to examine everything that is go-ing on. To protect them from the dangers which this instinct produces, all cooking pots should be placed out of reach of prying hands and the handles should always be turned away from the front of the stove. Serious burns or scalds may easily result from a moment's careless-Protect your children from accidents in the home.

0 0

Substitute for sweets

All children like sweets and it is not always wise to refuse them bluntly on health grounds. Instead why not try to substitute a treat that is also a healthful food. In this bracket is ice Ice cream is a fine cream. source of the B vitamins. Your children won't object to this healthful food.

An Old Dog
(Continued from page 25)

that's too bad," Ted spoke indifferently, "I'll phone Ellie and have her write to Aunt Sabina right away to let Aunt Sabina know we're full up."

Cissie's voice was determined. "Aunt Sabina isn't staying the whole two weeks with Ellie, Ted. I phoned her we would drive down and pick her up tomorrow. Debbie's going to New York and we have roome Aren't you, Debbie?"

"An absolute must, Ted. They're having the fall showing two weeks early this year. See I've put you in check."

Ted's rich chuckle boomed out. "You saw my trouble right from the first," Debbie answered. "Of course, Ted, it was only a matter of giving out enough rope." They both laughed as Debbie put away the chess.

Aunt Sabina went to bed at eight. Ted and Cissie were quarrelling over the chess men. "Till take the red ones, Cissie. You've had them three times running. I'm changing over for luck."

"But I want the red ones," Cissie's voice was determined.

Ted leaned back puffing out a big cloud of smoke, "How," he asked, placidly, "did you like Aunt Sabina's

It was very quiet until Cissie spoke in a small voice.

"Maybe we could take the red ones in turn, Ted. Marriage is sort of cooperative, isn't it? Sort of give and take."

Mr. Carrington chuckled. He had to admit that Aunt Sabina had looked real smart when she arrived in a brand new hat, and it was a good thing that he and Debbie had remembered to remove the label from Debbie's shop.

My family didn't miss me!

JUST returned from six days away from home and I'm sure that my family didn't miss me ... not much, anyway. Of course, (being loyal) they claim that they did; but I'm not convinced.

Every housewife knows that the hardest part of being away from home is the necessity for the rest of the family to prepare their own meals, if there is no helper in the kitchen. If there are girls in the family, it simplifies the situation somewhat, but if they go to school in town they often "do errands" for their father after school is out, and consequently are late getting home. And the poor youngsters can't be blamed for not feeling exactly like buckling into cooking a hearty supper!

And that is just why I planned to simplify things for my family when I had to be away for a few days. I like to concoct dishes that my family enjoys, anyway, and I couldn't *Canned soups (tomato, chicken, beef) bear the thought of walking out on supply table. on them, leaving them to struggle with their culinary problems alone. Even though our cellar is always well-stocked with all kinds of canned things that we raise on our farm, still the idea of "what to have and when to have it" that so often bothers a family when left on its own.

I spent the last morning before I left for the city, getting everything in ship-shape order. When I was through with my morning's work, I was actually surprised at the amount of edibles I had made ready-to-eat in the limited time. Then I made a neat, careful list of suggestions, thumb-tacked them to the inside of the cupboard door, and started on my way with a light heart. I know that the folks at home would not suffer so far as food was concerned. For bemy suggestions, they would have the daily supply of fresh milk and eggs and anything in the way of fruits on the trees in our orchards or vegetables pulled from our vegetable garden to add to the meals I had planned. Here is a copy of my directions:

Notice: Suggestions! (Supply table at foot of cellar stairs.)

Breakfasts

Canned prunes, fresh apple-sauce, bottled tomato juice.

Bacon and eggs (bacon is all sliced ready for frying). Cereals (several kinds in cupboards

ready-to-eat, also oatmeal and cornmeal to cook over night if so inclined.)

Fried potatoes (big pan all cooked on supply table).

Pancakes and Sausage (box of 'prepared" pancake flour in cup-

Dinners-

Cold Roast Beef (wrapped in damp cloth on supply table).

Casserole dish (on supply table, ready to pop in oven and bake 30 minutes).

Smoked Ham (sliced ready to fry, wrapped and on supply table).

Corned Beef Hash (mixed and all ready to fry on supply table).

Baked Beans and Salt Pork (supply table. Heat if you wish. Brown bread in bread box.).

Following vegetables are cooked, buttered, seasoned and in basins on supply table, ready to heat; cabbage, squash, beets, carrots. Use cooked potatoes to cream for change if you wish.

Salads: Salad dressing in cupboard. Large bowl of fresh vegetables prepared and in water on supply table.

Tomato jelly in molds (supply table).

Fresh carrots, onions, cukes ready to eat, wrapped in damp cloth on supply table.

Desserts: Chocolate pudding, Span-ish Cream, canned fruits, (supply table). Cookie jar full of cookies. Fresh chocolate cake in cake box.

Cottage cheese (L made up a huge bowl-supply table).

dried beef on (creamed beef all ready to heat and pour over toast; in basin on supply table.

Bean Soup-ready to heat (supply table).

Potatoes or any of the other prepared vegetables on supply table. anned peaches, pears, cherries. Cookies or cake Canned peaches, plums,

Now this may sound like a lot of work, but it really wasn't, and it made me realize how thankful we farmers' should be to have so much nourishing food For we wholesome, right under our noses! always do a great deal of canning each year, cure our own hams, make our own tomato juice (and none can equal it). Even with chickens right on the farm, I always can a few to have on hand when folks from town drop in and I want to have a bang-up chicken dinner on short notice. The same is true with pork loin; it's a grand feeling to have it on hand cooked and ready to heat and serve. And these canned meats were helpful to me in making my plans, just as were the canned fruits and vegetables.

The day before I planned to leave I had a huge roast of beef so that there would be a great deal left for the next day; also for sandwiches and bedtime snacks if the family wanted them. I didn't have to slice the ham and bacon for the folks, but I knew that if I did they would appreciate skipping down cellar and finding it all ready to toss into the frying-pan.

The tomato jelly salad is a family favorite and easily made by heating a quart can of my own tomato juice, pouring it over two packages of lemon jello, then emptying into molds. It's delicious with a baked bean board. Sausage in usual place in and pork meal and keeps firm in our cool cellar.

> The foods which I left for my family may vary from what you would leave for yours; for tastes are different in different households, and we do have shortages even on the farm. But the idea is there just the same.

FIRST PRIZE WINNER



Mrs. Jean Harrow, of North Edmonton, won first prize in the bread making contest at the 1949 Edmonton Exhibition. In the above picture, Mrs. Harrow is being congratulated by Mr. D. Pescod of Interprovincial Co-operatives Limited, on her outstanding achievement with Co-op Red Label Flour, manufactured in the new Wheat Pool Flour Mill in Saskatoon.

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Dr. Chase's KIDNEY-LIVER PILLS





in January.

shed!)





THE mystery of winter deepens We know pretty well what Autumn's intentions are, but who can judge implacable, frost-locked winter? To some January starts the calendar as a dull, uneventful month, a let-down after the bright excitement of the anticipation and fulfilment of Christdeep, snow-blocked roads, banked furnaces, an endless carrying of wood. (But what a blessing is a full wood-Storms there will be, according to Nature's immemorial way. Geography has not protected us from the rage of Boreas, there are no Alps or Rockies to block his path from the North, so prairie dwellers must pit their forces as best

they may against his onslaught. Grey skies there will be, too, to make the soft haze of golden Indian summer à distant mem-There will be snow and more snow falling, a new coat over the old one. But grey is a restful, kind color, beautiful, delicate, elegant, as much to be admired in its season as the dazzling azure of June skies.

The trees in January are austere in a tracery of interwoven branches, the symmetry of a native geometry. Graceful as they were in autumn's yellow and russet masquerade, now they

stand in bare monotone, stiffly pointing to the grey sky. I wish that all this serenity of grove and field and pasture could be shared with the whole restless and uneasy world. Surely the one best thing we need for this New Year is peace over the world, so men and women and children can lift their eyes to the sky, wherever they may be. and know it does not hold death.

At night we can gaze up at the starry fantasy and lose ourselves in the chill depths of space; and then suddenly a silvery light gleams where the rising moon looks down with radiance and friendliness.

And then going inside to our once-again comfortably tidy living-room, which recently was high-lighted by a gay tree surrounded by an assortment of packages, and given over to the frolics of the young fry. What a heroic straightening-up there was of paper, ribbons and tin-sel; orange peel, empty boxes, pieces of candy glued to the rug, booby traps of toys on wheels with bent axles, for the unwary, amid a dust of evergreen needles. An untidy tree the spruce, when brought into man's dwelling, but noble and splendid in its own.

So we pick up December's pieces and make a clean start.

LET'S ASK AUNT SAL

Good neighbors help each other, In every sort of way: And that's Aunt Sal's desire.

So write to her to-day. QUESTION: I was told long ago that by putting glue into the water when washing woollens, it would prevent them from shrinking. But how much glue and how do you use

ANSWER: In working on this problem I contacted professional laundries and dry cleaners . . . even the Dept. of Research at Ottawa, and none of them had heard of such a procedure. Finally from a private individual I learned about it. the powdered glue you use. One teaspoonful in a basin of water and five cents worth for a boiler of water. Dissolve the glue in a little boiling water before adding the larger quantity of water. (I haven't used it myself as yet . . . I still favor keeping the water at blood heat and adding a . I still favor keeping

QUESTION: How can I cover a small chipped spot on my new range? I have heard that white paint so used will turn yellow. (Mrs. N. A. S.)

little glycerin to the rinse water to

make sweaters, etc., fluffy.)

ANSWER: I can't find anything better recommended than that oldtime remedy of equal portions of salt, soft putty and sifted coal ashes to mend all enamelware. You might ask your hardware dealer if he knows of any special paint. There is one for sinks, etc., but it takes several days to dry

QUESTION: Could you give me the recipe and instructions on how to make coal flowers. (Mrs. E. H.)

Here is one that is ANSWER: very pretty that I've used. Place small pieces of coal in a deep bowl.

Add 7 tblsps. water then 3 tblsps. bluing, 5 drops of mercurochrome and 5 drops of iodine. Next add 1 tsp. salt and 2 tblsps. water until dish is full. Continue to add the last two every day throughout the "growth" of the plant.

QUESTION: Could you suggest some ways to remove rust from a child's rose dress also from colored socks. There is also rust on several white things. (Mrs. T. H.)

ANSWER: Previously I have

spoken of rust removal in this column, but it still remains a bad problem to every housekeeper. I recommended salt and lemon (steaming it to quicken the action). Then, too, I like cream of tartar moistening it on the stain. I wrote this lady privately so she has more details, but I mentioned the agent banana oil for the colored things. Even after you have rust out it is not necessarily out to stay. If you boil it, it may reap-So I offer you this caution, after removing rust never boil the-garment until you have placed it inside another covering. Keep an old pillow case or clean sugar sack for this purpose.

QUESTION: Why do onion pickles turn pink? (Mrs. C.)

ANSWER: There are several reasons for this. I'll name them and you can take your choice. It may be the water. Some minerals in the water cause this discoloration of pickles. The only safé water is rain water. It may be the vinegar . . . use nothing but the best. How about salt. did you use sifter salt? You mustn't, you know, for any canning: use that in bags. And one more reason . . . did you use any ground spice? You are advised to use only whole spices for pickles.

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From any druggist get 2½ ounces of Pinex. Pour this into a 16 ounce bottle and fill up with granulated sugar syrup to make 16 ounces. The syrup is easily made with 2 cups sugar and 1 cup water, stirred a few moments until dissolved. No cooking needed. (Or you can use corn syrup or liquid honey, instead of sugar syrup.) It's no trouble at all and makes a really splendid medicine. Keeps perfectly and children love its taste.

Its quick action in loosening the phlegm, helping to clear the air passages and soothing away irritation, has caused it to be used universally throughout Canada.

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MEAT CROQUETTES

- tablespoons fat
- tablespoons flour
- cup milk
- teaspoon salt
- teaspoon pepper teaspoon celery salt
- teaspoon chopped parsley
- cups minced cooked meat
- **egg**
- tablespoons water
- cup cracker crumbs
- Melt fat, add flour and blend well.

Varied needlework



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Add milk slowly, stirring constantly until thick. Add salt, pepper, celery salt, parsley and meat. Mix well and shape into croquettes. Beat egg slightly and add water. Roll croquettes in crumbs then in egg, then in crumbs. Let stand 1 hour and fry in deep fat until golden brown. Yield: 12 small or 6 large croquettes.

HAMBURGER STEW WITH SAVORY DUMPLINGS

- 2 tablespoons fat or drippings
- 2 tablespoons chopped onion pound ground beef
- teaspoon salt
- teaspoon black pepper
- 2 cups water
- 2 tablespoons chopped green pepper
- cup sliced carrots
- cup peas
- tablespoons flour
- 14 cup water

Add onion and beef to fat or drippings in heavy saucepan. Brown Add salt, pepper, 2 cups water, green pepper, carrots and peas. Simmer 20 minutes. Combine flour with 4 cup water. Add to stew slowly, stirring constantly. Cook until slightly thickened. Drop dumplings from spoon into stew. Cover. Steam 12 minutes. Serve. Yield: 4 servings.

SAVORY DUMPLINGS

- % cup sifted flour
- 1 teaspoon baking powder
- teaspoon salt
- teaspoon dry mustard
- teaspoon poultry seasoning

1/3 cup milk

Sift together flour, baking powder, salt and seasonings. Beat egg. Add milk and add to flour mixture, stirring only until flour is moistened.

BAKED APPLE TAPIOCA

- 2 cups boiling water
- 3 tablespoons sugar
- teaspoon salt
- 3 tablespoons quick-cooking tapioca
- medium apples
- 6 tablespoons red jelly or jam

To boiling water, add sugar /and salt, stirring until sugar is dissolved. Add tapioca slowly, stirring constantly, over boiling water in double boiler. Cook for 10 minutes. Peel and core apples and place in a greased casser-Fill centres with jelly or jam, pour hot tapioca over apples and bake in a moderate oven, 350° F., until apples are soft, about 40 minutes. Serve hot with cream. Yield: Six servings.

The Dishpan Philosopher

WELL, Christmas came and Christmas went, the Old Year on its way was sent; the New Year got all honor due and festive doings all are through. We've had our fun and now we're back right on the old familiar track.—Old clothes and porridge every day as my old grannie used to say. There's nothing new except the date, and now, I guess, we can but wait to see what this year has in store to praise with gusto or deplore. Twill have its ups and downs no doubt no year is good or bad throughout. Of joy and grief all years bring some and we must take them as they come.

Enough of that! With Spring ahead our preparations must be sped. A lot of work, a little play, makes healthy living, so they say. There's no such thing to cause alarm as unemployment on the farm.

Deliciously different!



And Apple Cake is fun to make with amazing new fast DRY yeast!

You never need worry again about quick-spoiling cakes of perishable yeast! For the wonderful new Fleischmann's Royal Fast Rising Dry Yeast stays fresh and full-strength for weeks without refrigeration, right in your pantry!

If you bake at home, you'll be thrilled with the results of this new fast DRY yeast! Make delicious rolls, buns, fruit rings, dessert breads and the scrumptious Apple Cake that's featured below. (No new recipes needed. One envelope of dry yeast in any recipe.)

Keep on hand a month's supply of Fleischmann's Royal Fast Rising Dry Yeast.

Appetizing APPLE CAKE-

NEW TIME-SAVING RECIPE-MAKES 2 CAKES

Measure into bowl 1/2 cup lukewarm water, I teaspoon granulated sugar

and stir until sugar is dissolved.

Sprinkle with contents of 1 envelope Fleischmann's Royal Fast Rising Dry Yeast

Let stand 10 minutes. THEN stir well.

In the meantime, scald 1/2 cup milk Remove from heat and stir in

Vi cup granulated sugar,

1/2 teaspoon sait, 3 tablespoons shortening

Cool to lukewarm. Stir in 1 cup once-sifted bread flour and beat until smooth Add yeast mixture and 1 egg, well beaten

Beat well, then work in 21/2 cups once-sifted bread flour

Turn out on lightly-floured board and knead dough lightly until smooth and clastic. Place in greased bowl, brush top with melted butter or shortening. Cover and set dough in warm place, free from draught.

Let rise until doubled in bulk.

Punch down dough and divide into 2 equal portions; form into smooth balls.

Roll each piece into an oblong and fit into greased pans about 7" x 11";

Grease tops, cover and let rise until doubled in bulk.

Peel, core and cut into thin wedges 8 apples Sprinkle risen dough with 1/4 cup granulated suga

and lightly press apple wedges into cake tops, sharp edges down and close together.

Mix 1 cup granulated sugar,

11/2 teaspoons ground cinnamon, and sprinkle over apples.

Cover and let rise about ½ hour.

Bake in moderate oven, 350°, about 1 hour. Serve hot, with butter.



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M. HOLMES, Circulation Dept., Farm and Ranch Review, Calgary, Alberta

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James Stewart, General Manager, Says Business Generally Upward.

At the Annual Meeting of the Shareholders of The Canadian Bank of Commerce, held in the Head Office of the Bank, Toronto, December 13th, Mr. Stanley M. Wedd, President, and Mr. James Stewart, General Manager, presented the Annual Statement of the Bank together with a review of business conditions. Mr. Wedd's address to the meeting follows, in part:

Canada's continued efforts since the war to develop an orderly and prosperous economy have been highlighted each year by changes both in domestic and in foreign relationships and the year now drawing to a close will stand out in this respect.

NEWFOUNDLAND

I would first note in the record of events that Newfoundland this year became the tenth Canadian Province, after a series of negotiations dating back many years. Both countries stand to gain much from the new partnership and Newfoundland will now take her place as an active member of this Confederation. Tradewise, Canada and Newfoundland always have been very close, with Canada first in importance as a source of Newfoundland imports and third in importance as the destination of Newfoundland exports.

DEVALUATION

The dollar issue today is probably 1638 a dollar problem than a production and marketing problem. Devaluation is, in effect, an attempt to rectify a distorted balance of payment position arising from unfavourable trade developments. For real advantages to accrue from devaluation there must be either a sizeable stockpile of goods available for export or a production potential sufficient to satisfy any increased demand for export goods. In such circumstances, the devaluating country can take advantage of its more favourable competitive position either before economic conditions change internally or before other countries readjust trade barriers or institute competitive devaluation. In the light of the many variable factors which must be satisfied before exchange depreciation can effectively check or reverse a trend in a country's balance of payments, it is perhaps more realistic to regard devaluation as a temporary expedient rather than a corrective. Should this recent step lead eventually to free convertibility of currencies, an objective much to be desired will have been accomplished. If, on the other hand, devaluation is nullified by continuous price adjustments then, from an economic point of view, the step will prove to be abortive.

TRADE AND TARIFF

Trade and tariff discussions initiated at Geneva in 1947 continue. Reports of the sessions during the past summer suggest that the principles of multilateral trade have become more widely recognized and the leading nations in world trade, the United States, Britain and Canada, are moving toward more liberal commercial policies, although these may not be fully implemented for some time.

Canada has reduced tariffs on sixty-one items and has bound against increasing the tariff rates on twenty-four additional items. Of particular importance were the tariff reductions obtained by Canada from the United States under the most favoured nations principle, centring for the most part on certain types of steel products, wood products and meat and dairy products.

THE NATIONAL SCENE

Looking at our domestic picture, it may be noted that the national economy as a whole has continued at a high level. Conditions, however, have been more varied than was the case in 1948, although it is likely that there will be an over-all gain this year and it is now anticipated that the dollar volume of production will reach sixteen billion dollars as compared with fifteen and a half billion in 1948. During the year the number of people at work reached the highest figure in the employment history of this country.

Canadian agriculture begins the 1949-1950 crop year in a strong financial position due in a large measure to continued high returns from the sale of farm products. There was, however, earlier in the year, widespread drought and insect infestation and, consequently, many grain growers in western Saskatchewan and eastern Alberta, as well as in some localities in central Canada, suffered heavy crop damage, which was not fully overcome by the more favourable weather later in the season.

INDUSTRY

The great expansion of Canadian industry in the last quarter century, and notably in the last decade, is a tribute to the enterprise of Canadian citizens. It is estimated that in the last ten years manufacturing capacity in Canada has increased by about sixty per cent. while the gross value of Canadian manufacturing production per head of population has risen from about two hundred and fifty dollars per head in the 1926-29 period to the present value of about seven hundred and fifty dollars. In all, there now are approximately thirty-three thousand manufacturing establishments operating in Canada producing goods to a value of over ten billion dollars yearly. Industrial production has moved upwards and reached a new peacetime high towards the latter part of this year.

MINING AND OIL

Today Canada is one of the leading producers of minerals and current production is valued at well over eight hundred million dollars per annum derived from about sixty different substances. This represents a substantial increase in dollar value over any previous record, with higher values per unit produced and increased volume of production both combining to bring about a new peak. Plans are proceeding for the development of the Quebec and Labrador iron ore deposits estimated at over three hundred million tons. The initial operations are projected at a minimum of ten million tons per annum, but some years must elapse before actual production will be under way. Also, in the lower Quebec region the production of titanium is expected to commence in 1950 with an objective, which it is planned to reach

in 1952, of 220,000 tons of titanium slag and 175,000 tons of pig iron per annum.

The present petroleum development programme, largely in Alberta, but extending also into Saskatchewan and Manitoba, is the largest ever undertaken in Canada. Alberta now has nearly one thousand productive oil wells, over twice as many as a year ago, and Canadian oil production has tripled as compared to two years ago. What the new oil discoveries may mean to the future of Canadian economic life is as yet uncertain but if there are further discoveries and production continues to increase at the present rate, oil production may rival agriculture in importance to the prairie economy. Equally topical is the possibility that, by becoming self-sufficient or nearly self-sufficient in oil, Canada may substantially reduce her trade deficit with the United States. In 1948 aggregate oil imports from all sources amounted to about three hundred millions in United States dollars.

The increase in the tempo of the development of the natural resources of the country, to which I have just referred, is undoubtedly of major importance to our economy. One can well envisage that, with our new oil potentials and the possibilities of substantially increased shipments of metals to the United States markets, the current deficit in our trade with that country should progressively decline and that, in due time, a shift in our pattern of trade may develop.

To-day we face many uncertainties. The attempts to gain control of men's minds, which is the goal of the totalitarian, throw difficulties in the way of efforts to establish an orderly trading world. Yet the advantages of peaceful and universal trade are so obvious that one cannot help but be strongly hopeful that common sense will provide the strongly described to the strongly depend that common sense will provide the strongly described to the strongly hopeful that common sense will provide the strongly described to the strongly des

trading world. Yet the advantages of peaceful and universal trade are so obvious that one cannot help but be strongly hopeful that common sense will prevail.

All in all the year just closing has been a good one for Canada. Our trade generally has reached top figures and employment has been quite well maintained in most fields of endeavour. In so far as the immediate future is concerned I think it safe to conjecture that the coming year will bring satisfactory results in the aggregate. It is true that compeition is becoming increasingly vigorous both at home and from outside of our borders, but there is great enterprise in the Canadian people and given a reasonably stable world there is no basis for pessimism.

GENERAL MANAGER'S ADDRESS

Following on from the record activities of 1948 the Canadian economy has continued in a generally upward direction and year-end aggregate figures of national income and production will indicate further industrial progress this year. This sustained upward trend is reflected in the present position of the Bank. During the fiscal year, assets increased by some 117 millions of dollars—a somewhat greater climb than that of last year — and the figure is now 1,646 millions.

DEPOSITS

An increase of 122 millions is shown in deposits this year as contrasted with 93 millions last year. The Balance Sheet which is before you gives a breakdown of this liability in various classifications, but probably the most significant figure is contained

under the heading "Deposits by the Public bearing interest," etc. The bulk of the deposits under this heading is in personal savings and the increase of 58 millions over last year at once denotes the thrift and savings habits of the people of this Dominion and also reflects the generally favourable economic conditions within the Dominion.

INVESTMENTS

Our investment portfolio covering Dominion and Provincial Governments and Municipalities issues shows a modest increase over last year of \$4 million. The return from such securities over the cost of money to the Bank is low—a very small fraction of 1 per cent. However, these securities could readily be converted into cash, they are not subject to wide market fluctuations, and consequently represent a safeguard for our depositors' funds.

While on the subject of investment, it might be noted that over the past few years great strides have been made in the expansion and improvement of industrial and commercial plant and equipment which has involved heavy capital investment and this has been a sustaining influence on the high level of business and employment. Having regard for past experience, there must be an annual rate of capital investment that fits in with the orderly growth of an economy such as ours, although so far it is difficult to express in figures such over-all investment. It is important to our economy that private capital investment be encouraged among our own people, but also the factors must be such that citizens of other lands will view our investment possibilities with favour. It is essential, therefore, that a climate continue to be developed and sustained wherein risks and returns come into line and where individual and corporate judgments be given adequate scope.

LOANS

Current loans this year have increased \$59 million. This is almost double the increase of 1948. Steady upward price movements (fortunately on a small scale), a sustained expansion in industrial plant and equipment plus the continued buoyancy of the Canadian economy to which I have made previous reference have contributed to this position.

STAFF

The figures which you have before you bespeak the calibre of the staff. The overall increase in the Balance Sheet and the level of our earnings tell the story of initiative, energy and good staff-customer relationships. We have a large staff—some 7,500—scattered over the length and breadth of the Dominion, in the United Kingdom, the United States and the West Indies. Spread as they are, authority is widely diffused and I cannot speak too highly of the manner in which the Managers and Accountants throughout the service have accepted and wisely used their delegated authority. The men and women in the clerical positions in the branches have also contributed to the giving of cheerful and efficient service to the public. It is a pleasure for me to express apreciation to the members of the staff for a good job well done, and I am sure this will be heartily endorsed by the shareholders here to-day.